

HOW TO: ENROLL, UPDATE, TERMINATE

It is critical that benefits for your employees, or terminated employees, is up to date. Below is information on how to enroll, update, and terminate benefits for employees.

QUESTIONS?

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ENROLLMENT

Online: All enrollment and change forms can be entered online through SIMON

Paper: For physical change card forms, contact HBT staff for help in sending in a secure environment.

UPDATING BENEFITS

- Needed for both full plan changes and changes to an individual's plans.
- Use the enrollment procedures detailed above.
- Members will be responsible for updating salaries for life and disability benefits. Please update salary schedule to SIMON at least annually.
- The group change card would be used for other changes to the employee's coverage including, but not limited to:
 - > Change of Name, Change of Beneficiary, Change of Life Benefit / Updating salaries for Life & Disability Benefits, Change of Address, Change to Retiree or Medicare Supplement

TERMINATING BENEFITS

- The employer is responsible for updating employment status for individuals covered under any MITNC plans (Health, Dental, Vision, Short or Long Term Disability or Life plans) within a 24-48 hour time period with any changes or updates.
- Failure to execute termination of benefits can result in:
 - > Possible inappropriate benefit usage;
 - > Negatively affecting your municipal organizations user experience
 - > Negatively affects the overall Health Benefits Trust pool experience
 - > Terminations that are not received within 30 days of the qualifying event may not be eligible for a premium refund. The governmental unit will be responsible for payment of prescription drug usage after the date of termination, unless the termination has been received in SIMON or by HBT staff on the date of termination.



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Use the following chart to determine when a termination or loss of eligibility will take effect. See the master MIT document for more details.

TERMINATION EVENT	DATE OF TERMINATION	COBRA ALLOWABLE TIME PERIOD
Employee terminates	Last day of employment	18 months
Employee retires and the governmental unit does not offer retiree coverage	Last day of employment	18 months
Employee terminates due to disability	Last day of employment	18 months *29 months if declared disabled by SSA (see COBRA section)
Employee does not return from FMLA	Last day of FMLA	18 months
Reduction of hours worked (less than 20 hours)	Last day employee worked 20 hours or more	18 months
Legal separation (spouse & step-children are no longer eligible)	Date of legal separation	36 months
Divorce (spouse & stepchildren are no longer eligible)	Date of divorce	36 months
Dependent child no longer full-time student	Last day of classes or date of graduation	36 months
Child exceeds age limits	Day before child turns 26 (if full-time student)	36 months
Voluntary termination of spouse and/or dependent children	Date employee specifies (refer to Section 125 guidelines if applicable)	Not Applicable



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