

PARSIPPANY-TROY HILLS BOARD OF EDUCATION

HEALTH INSURANCE INFORMATION

Open Enrollment

Employees may modify their coverage or opt out selections during our annual Open Enrollment which takes place May 15th to June 15th (changes effective July 1). Employees may also qualify for a Special Enrollment Period in the event of life events such as losing other health coverage, getting married, having a baby, or adopting a child. Special Enrollment changes must be received within 30 days of the life event and will be effective the date of the life event.

Waiving Health Benefit Coverage

Employees who have health insurance through another source may choose to waive **ALL** district benefits (Medical, Rx, Dental and Vision) whether for yourself, spouse, or your dependents. By doing so, you will not be required to contribute for the same, but if you re-enroll at a later date, you will be required to contribute.

Individuals waiving their coverage must submit the following paperwork upon being hired or within 30 days of a qualifying life event:

- The completed Waiver of Health Benefits Coverage form – signed and witnessed
- Dated written proof from the employer of active insurance coverage under an alternate medical plan. (Photocopy of insurance card is not sufficient)

Waiver form will become effective upon receipt of all documentation and will remain in effect for one year, unless there is a qualifying life event.

Renewal of Waiver, along with updated documentation, must be done annually during open enrollment.

Waiver payments will be issued according to the terms of your existing contract or recently expired contract in lieu of benefits as follows: one half of the annual payment shall be issued to participating employees in the first pay period in January for the July 1-December 31 period and the remaining one half shall be issued in the first pay period of June for the January 1-June 30 period.