

Self-Insured Schools of California (SISC) Changes

Dependent Additions

When Can a Covered Employee or Retiree Add a Spouse to Coverage?

A subscriber can add a spouse to coverage the first of the month following the date of marriage or during any Open Enrollment period with the submission of required documentation.

When Can a Covered Employee or Retiree Add a Domestic Partner to Coverage?

A subscriber can add a domestic partner to coverage during Open Enrollment or first of the month following a qualifying event. If enrolling eligible dependent children they must be added at the same time.

- AB 205 (same sex age 18 and older and opposite sex when one is age 62 or older) on the first of the month following the date they register with the State of California. Non AB 205 Negotiated benefit (opposite sex ages 18 through 61) on the first of the month following the date of the signed Affidavit.
- Or during any Open Enrollment period

When Can a Covered Employee or Retiree Add Dependent Children to Coverage?

A subscriber can add a dependent to coverage during any Open Enrollment period or outside Open Enrollment due to qualifying events:

- See Table of Mid-Year Qualifying Events under “Addition of a Dependent”
- Completed enrollment paperwork and the supporting documentation must be submitted to SISC within 31 calendar days of the qualifying event or Open Enrollment.
- Once the paperwork is complete, add to your batch of activity to be sent to SISC.
- Newborns will be enrolled effective on their date of birth.

The employee must notify the district within 31 calendar days of their qualifying event in order to be eligible for the Special Enrollment (60 calendar days if the qualifying event is loss of eligibility under a Medicaid plan or Children’s Health Insurance Program).

What is the SISC Retroactive Enrollment Policy for Dependents?

SISC will enroll dependents during Open Enrollment or due to a qualifying event. The member and/or district must report the addition timely to meet the retro guidelines of current month plus two. SISC must receive the request within those retro guidelines. If the member and/or district fails to report timely, the dependent cannot be added until the next Open Enrollment. New membership change form and supporting documents must be submitted at the district’s next Open Enrollment. Requests received beyond the retro guideline, will NOT be processed. HMOs do not allow retroactive enrollments.

Employee Plan Changes

When Can an Employee Change Plans? Currently, enrolled employees/retirees may elect a different plan option:

- During the designated Open Enrollment period for an October 1st effective date; or
- If the district contribution changes significantly for active employees and/or retiree

Does SISC Allow Employees to Change Plans at their Retirement?

Yes. When an employee retires, they may elect another plan offered by the district at the time of retirement

Employee Terminations

When Should I Terminate an Employee's Coverage?

Employees should be removed at the end of the month in which their qualifying event occurs. A district may not bargain to extend benefits beyond this date. Less than 12-month employees, who have completed their contractual obligation to teach/work through a given date, may be terminated at the end of the contract/agreement. It is the district's responsibility to report activity timely. Late reporting may result in the wrong benefits applied to a claim, which could result in additional liability for the district. Please refer to "Retiree" section for terminations due to retirement.

Can a Part-Time Employee Opt Out of Benefits? Yes. A part-time employee may only opt out of benefits during the next Open Enrollment period or as the result of a qualifying event.

What is the SISC Retroactive Termination Policy? SISC will terminate during Open Enrollment or due to a qualifying event. If you fail to report the termination timely, we will allow you to terminate the employee/ retiree and /or qualified dependent(s) current plus twos retro from the time the request is received by SISC. However, if any claims have been incurred in the meantime, the employee/retiree or the employee's/ retiree's dependents will be responsible for any amounts paid. **HMOs do not allow retroactive terminations.**

Dependent Terminations

What are the Employee and District Responsibilities Regarding Spouse/Domestic Partner and/or Dependent Children Terminations?

It is the employee's responsibility to notify the district of any changes in eligibility status for their spouse/ domestic partner or dependent(s). The district is required to notify SISC in a timely manner of these changes. Paid claims on a non-eligible spouse/domestic partner or dependent(s) will be recovered.

Dependent children are automatically removed from coverage the first of the month following their 26th birthday. Children enrolled due to guardianship are removed when guardianship ends the first of the month following their 18th birthday.

What Is the SISC Retroactive Termination Policy for Dependents?

SISC will terminate during Open Enrollment or due to a qualifying event. If you fail to report the termination timely, we will allow you to terminate the qualified dependent(s) current plus two months retro from the time request is received by SISC. **HMOs do not allow retroactive terminations.**