

## **Benefits FAQs**

1. When can I sign up for benefits?

The day after your date of hire, you will have 30 days to enroll.

2. I have detailed questions about the insurance plans and would like to speak to someone before signing up.

Please contact the Financial Benefit Services (FBS) Call Center at 800-583-6908.

3. When will my benefits be effective?

The first of the month following the month of your date of hire.

**Date of hire: Start of School Year** 

**Benefits Effective: 09/01** 

4. I missed my deadline. Can I still enroll in benefits?

You can enroll during the open enrollment period or if you have a life-changing event.

5. I have a specific prescription I use and want to know how much it covers?

Please contact the Financial Benefit Services (FBS) Call Center at 800-583-6908.

6. I can't log into the Benefit HUB.

Monthly Employees- your username is the first part of your email address and your password is the same one you use to log into your work computer. If you are still not able to log in please call ext 5260 (Tech Dept) and they will be able to unlock your account or reset your password.

<u>Bi-Weekly Employees - please make sure you are following the instructions on the login page.</u>

- User name: first last letters of the last name followed by first initial of first name and the last four social security numbers.
- Password: will be your last name (if you have more than one make sure you are entering all of your last names) followed by the last 4 numbers of your social security.
  - Ex. Taylor Johnstone- Last 4 numbers of social security are 1234
  - Username: johnstt1234
  - Password: Johnstone1234
- If you are still not able to log in please call the Benefits Department at (972)
  600-5241
- 7. I have enrolled in benefits when will I receive my insurance cards?

It will take 2 to 3 weeks for you to receive insurance cards. You can create an account on the <u>Blue Cross Blue Shield</u> website and print temporary cards, access your insurance, and request new cards at any time.

8. I haven't received my insurance cards, how do I order cards?

<u>New Hire</u>: It will take 2 to 3 weeks for you to receive insurance cards. If you have not received your cards after that time frame, contact the insurance provider or visit the provider website and create an account to print temporary cards or request new cards be sent.

o <u>Blue Cross Blue Shield</u> - Medical

(866) 355-5999 SCOTT & WHITE HMO (800) 321-7947

o Cigna - Dental

Group # 3337017 (800) 244-6224

Superior Vision - Vision

Group # 30908 (800) 507-3800

<u>Current IISD Employee</u>: If you did not make any changes during open enrollment and kept the same plan you will not be getting new cards. You can continue to use the same card as last year. You will only get a new card if you changed your medical plan. If you misplaced your cards and need new ones, you can request cards over the phone or by creating an account with the provider.

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## All contact information can be found on the Benefit HUB

9. I just found out I am pregnant and want to know if I am able to change my medical plan to accommodate my needs?

You are not able to make any changes at this time. However, giving birth will qualify as a life-changing event and at that point you can make changes.

10. How do I add my newborn to my benefits?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Birth Certificate or Verification of Birth facts
- 11. How do I add my adopted child to my benefits?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Adoption papers
- 12. I recently got married, how do I add my spouse?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Marriage License
- 13. I am newly divorced, how do I remove my spouse?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Divorce decree- if results in loss coverage (First and last pages with judge's signature)

14. I have had a death in the family, how do I remove the family member from my benefits?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Death Certificate
- 15. I had insurance with my spouse and now my spouse is going to drop me from their benefits. How do I get coverage through Irving ISD?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Supporting documents Certificate of Creditable Coverage or statement letterhead from the terminating group insurance.
- A letter from the previous insurance company stating:
  - o Insurance company name
  - Policy number
  - Who was covered
  - Why coverage ended
  - The date coverage ended- must clearly indicate the coverage for health and/or dental

\*\*Please note: for each benefit you want to add to your plan we will need a letter from your insurance provider stating your coverage has ended.

16. I am gaining coverage with my spouse. How do I remove my benefits?

Employees only have 31 days from the qualifying event to make changes. You will need to complete and submit the following:

- Benefit Change Form
- Supporting documents Statement on letterhead from the new insurance provider or a copy of the new insurance card.
- A letter from the insurance company or card must state:
  - Who is covered
  - When coverage started
  - Policy number
  - Type of coverage

\*\*Please note: for each benefit you want to drop from your plan we will need a letter from your insurance provider stating the effective coverage date.