

Group Insurance Effective Dates of Coverage

Health and Dental Insurance Effective Dates

Overview:

- Health and dental insurance coverage always begins the first of the month.
- Employees cannot be covered as both an employee or retiree and a dependent under the State's health and dental insurance plans. You and/or your spouse, dependents cannot be covered under two state policies. See your Human Resources Associate (HRA) for more details.
- Timely notification is required. You must notify your HRA within 30 days after the date of the event (60 days for birth and adoption for health and dental.) If your HRA is not notified in the required time frame, you will not be able to change your benefits until the next enrollment and change period.
- If you have questions, contact your HRA.

Event	Coverage Begins
New Hire (work 20 hours or more a week)	<p>First of the month following one (1) consecutive calendar month in paid status. (For example, if you begin work on June 15, you are covered on August 1.)</p> <p>NOTE:</p> <ul style="list-style-type: none"> • If you go on leave without pay during your first 30 days of employment, you are covered on the first of the month following 1 calendar month in paid status after you return to work. (For example, if you start work on February 1, but take leave without pay and return to work March 15, coverage is effective May 1.) • If your first day of employment is the first working day of the month, coverage is effective the first of the following month. (For example, if you begin work on October 1, coverage is effective November 1.) • If the first day of employment is delayed due to state-observed holiday, coverage is effective the first of the following month. (For example, because January 1 is a State-observed holiday and you start work on January 2, coverage is effective February 1.)
Adoption or placement for adoption	First of the calendar month the adoption or placement occurred.
Birth	First of the calendar month the birth occurred.
Court ordered legal custody or guardianship	First of the calendar month the legal custody or guardianship occurred.
Marriage (legally recognized in Iowa)	First of the calendar month following the marriage.
Common Law Marriage	First of the calendar month following submitting a completed Affidavit of Common Law Marriage to the employee's HRA.

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Domestic Partnership	First of the calendar month following submitting a completed Affidavit of Domestic Partnership form to the employee's HRA.
Death of Spouse	First of the calendar month following the death you can enroll in benefits if not previously enrolled or if you are adding eligible dependents who lost coverage through deceased spouse's insurance.
Divorce, legal separation, annulment	First of the calendar month following the divorce if employee was not previously enrolled in benefits or is adding eligible dependents who lost coverage through ex-spouse's insurance.
Dependent becomes an eligible post-secondary full-time student	First of the calendar month following the new student status.
Grievance settlement	Effective date determined from consultation with Legal Services regarding the grievance settlement. (Coverage must be the first day of a month.)
Loss of other health coverage by employee, spouse, or dependent	First of the calendar month following loss of coverage.
Non-benefit eligible (work less than 20 hours a week) to benefit eligible (work 20 hours or more a week)	First of the calendar month following one consecutive calendar month in paid status of benefit eligible employment.
Part-time (work 20 – 29 hours a week) to Full-time (work 30 hours or more a week)	First of the month following one consecutive calendar month of full time benefit eligible employment. If employee had part time benefits, full time benefit coverage is effective the first of the month following change to full time.
Promotion, demotion, transfer, or reclassification with a change in bargaining status	First of the month following status change. (Only if eligible to change because of a difference between bargaining status health and dental benefits offerings.)
Qualified Medical Child Support Order (QMCSO)	First of the calendar month following receipt of the QMCSO.
Recall	First of the calendar month following recall.
Rehired	First of the month following one consecutive calendar month in paid status of being rehired.

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Reemployed	First of the month following one consecutive calendar month in paid status of reemployment.
Reinstatement	First of the month following one consecutive calendar month in paid status since reinstatement.
Return from leave without pay	First of the month following the return to work.
Return from military leave	Employee choice: - First of the month he/she returns or - First of the month following return
Transfer between non central payroll (DOT, CBC, Fair Board, OCR) and central payroll	First of the month following the transfer. No lapse in coverage.
Transfer from a Board of Regents' institution to the Executive Branch. Additional information is at Transfer from a Board of Regents' Institution web page.	First of the month following one consecutive calendar month in paid status from the date of the transfer.
Spouse is a Sick Leave Insurance Program (SLIP) participant and SLIP eligibility ends (health only)	First of the month following the end of SLIP eligibility.

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Health and Dental Insurance Ending Dates

Overview:

- Health and dental insurance coverage always ends the last day of the month.
 - In order for health and dental coverage to continue through the end of the month, the employee must WORK at least one day into the month.
 - In most situations, a State observed national holiday is a non-work day.
- You, your spouse, or dependent may be eligible for COBRA. See your HRA for more details.
- If you have questions, contact your HRA.

Event	Coverage Ends
Termination of employment	End of the month the termination of employment occurs.
Benefit eligible (work 20 hours or more a week) to Non-benefit eligible (work less than 20 hours a week)	End of the month of benefit eligibility.
Death	End of the month the death occurred.
Divorce, legal separation, annulment	End of the month the divorce, legal separation, annulment is effective.
Common Law marriage	End of the month following submitting legal separation, final (date stamped) divorce decree, death, or other appropriate qualifying event with supporting documentation to the employee's HRA.
Domestic partnership termination	End of the month following submitting a completed Termination of Domestic Partnership form to the employee's Human Resources Associate.
Full-time (work 30 hours or more a week) to Part-time (work 20 – 29 hours a week)	End of the month part-time hours begin. The employee can opt to continue benefits as a part-time employee if working 20 - 29 hours per week.
Lay off	End of the month the layoff occurs.
Leave without pay greater than 30 days	End of the month the unpaid leave begins.
Medicare or Medicaid eligibility (Employee, spouse or dependents)	End of the month <u>prior to Medicare or Medicaid eligibility</u> if opting to drop the State's insurance.
Military leave	End of the month the unpaid leave begins.

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Retirement	End of the month of active employment.
Spouse or Dependent is dropped from coverage due to a Qualified Life Events.	End of the month of the spouse or dependent is removed from coverage.

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Life and Long Term Disability Insurance Effective Dates

Overview:

- Life insurance coverage always begins the first of the month.
- If you do not enroll for supplemental term life insurance when first eligible, you will not be able to enroll for supplemental coverage until the annual enrollment and change period unless you have a qualified life event during the plan year. In either event, you will be required to provide evidence of insurability (EOI) to the life insurance carrier for their review and approval. Coverage will become effective the first of the month following DAS' receipt of the insurance carrier's approval, providing EOI is on file with the carrier within 60 days of the qualified life event or last day of open enrollment.
- If you have questions, contact your HRA.

Event	Coverage Begins
New Hire (work 30 hours or more a week)	<p>First of the month following one (1) consecutive calendar month in paid status. (For example, if you begin work on June 15, you are covered on August 1.)</p> <p>NOTE:</p> <p>If you go on leave without pay during your first 30 days of employment, you are covered on the first of the month following 1 calendar month in paid status after you return to work. (For example, if you start work on February 1, but take leave without pay and return to work March 15, coverage is effective May 1.)</p> <p>If your first day of employment is the first working day of the month, coverage is effective the first of the following month. (For example, if you begin work on October 1, coverage is effective November 1.)</p> <p>If the first day of employment is delayed due to state-observed holiday, coverage is effective the first of the following month. (For example, because January 1 is a State-observed holiday and you start work on January 2, coverage is effective February 1.)</p> <p>No EOI is required when enrolling within the first 30 days of employment.</p>
Adoption or placement for adoption	<p>For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS.</p> <p>For Decreases: First of the month following date of event. EOI is not required.</p>
Birth	<p>For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS.</p> <p>For Decreases: First of the month following date of event. EOI is not required.</p>

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Death of spouse or dependent	<p>For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS.</p> <p>For Decreases: First of the month following date of event. EOI is not required.</p>
Dependent is no longer eligible because of age, student status or marital status	<p>For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS.</p> <p>For Decreases: First of the month following date of event. EOI is not required.</p>
Divorce, legal separation, annulment	<p>For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS.</p> <p>For Decreases: First of the month following date of event. EOI is not required.</p>
Domestic Partnership	First of the calendar month following submitting a completed Affidavit of Domestic Partnership form to the employee's HRA.
Grievance settlement	Effective date determined from consultation with Legal Services regarding the grievance settlement. (Coverage must be the first day of the month.)
Marriage (legally recognized in Iowa)	<p>For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS.</p> <p>For Decreases: First of the month following date of event. EOI is not required.</p>
Part-time (work less than 29 hours a week) to Full-time (work 30 hours or more a week)	First of the month following one consecutive calendar month in paid status of full time benefit eligible employment.
Promotion, demotion, transfer, or reclassification with a change in bargaining status	<p>For Increases: First of the month following status change. (Only if eligible to change because of a difference between bargaining unit life benefit offerings.) No evidence of insurability is required if the increase is made within 30 days of the change. EOI is required if the election is made after 30 days of the event or if the election is in excess of \$100,000</p> <p>For Decreases: First of the month following status change. (Only if eligible to change because of a difference between bargaining unit life benefit offerings.) EOI is not required.</p>
Recall	First of the calendar month following recall. .

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Rehired	First of the month following one consecutive calendar month in paid status of being rehired.
Reemployed	First of the month following one consecutive calendar month in paid status of reemployment.
Reinstatement	First of the month following one consecutive calendar month in paid status since reinstatement.
Return from leave without pay	First of the month following one consecutive calendar month in paid status.
Return from military leave	Employee choice: - First of the month he/she returns or - First of the month following return
Spouse terminates employment resulting in a loss of group life insurance.	For Increases: EOI required and must be on file with carrier within 60 days of the event. Coverage is effective the first of the calendar month following the carrier's notification of approval to DAS. For Decreases: First of the month following date of event. EOI is not required.
Transfer between non central payroll (DOT, CBC, Fair Board, and OCR) and central payroll	First of the month following the transfer. No lapse in coverage.
Transfer from a Board of Regents' institution to the Executive Branch. Additional information is at Transfer from a Board of Regents' Institution web page.	First of the month following one consecutive calendar month in paid status from the date of the transfer.

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Life and Long Term Disability Insurance Ending Dates

Overview:

- Life insurance always ends the last day of the month.
 - In order for life insurance to continue through the end of the month, the employee must WORK at least one day into the month.
 - In most situations, a State observed national holiday is a non-work day.
- When your life insurance coverage terminates, you may be able to continue your life insurance coverage by either porting or converting your coverage. Your HRA will provide you with the portability conversions guidelines document; you are responsible for contacting The Standard Life and submitting any required information and payment directly to them within the approved timeframe as indicated on the document.
- If you have questions, contact your HRA.

Event	Coverage Ends
Termination of employment	End of the month the termination of employment occurs.
Full-time (work 30 hours or more a week) to Part-time (work less than 29 hours a week)	End of the month the employee is full-time.
Lay off	End of the month the layoff occurs.
Non-medical leave without pay greater than 30 days	End of the month the unpaid leave begins.
Medical leave without pay greater than 30 days (supplemental life coverage only)	End of the month in which the last supplemental premium was paid. Supplemental coverage can be continued if premium payments are made.
Military leave	End of the month the military leave begins.
Retirement	End of the month of active employment.