

# 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 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 Personnel Assistant for more details.
- You can only make changes to your dental enrollment if you are already enrolled in the plan.
- Timely notification is required. You must notify your personnel assistant within 30 days after the date of the event (60 days for birth and adoption for health and dental.) If your personnel assistant is not notified in the required time frame, you will not be able to change your benefits until the next enrollment and change period or the next designated open dental enrollment opportunity.
- If you have questions, contact your personnel assistant.

Event	Coverage Begins
New Hire (work 20 hours or more a week)	First of the month following 30 days of employment. (If first day of employment is the first working day of the month, effective first of the following month.)
Adoption or placement for adoption	First of the month the adoption or placement occurred.
Birth	First of the month the birth occurred.
Court ordered legal custody or guardianship	First of the month the legal custody or guardianship occurred.
Death of Spouse	First of the 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.
Dependent becomes an eligible post-secondary full-time student	First of the month following the new student status.
Divorce, legal separation, annulment	First of the 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.
Domestic Partnership	First of the month following enrolling the domestic partner in coverage and submitting a completed Affidavit of Domestic Partnership.
Grievance settlement	Employee choice: - First of the month he/she returns <b>or</b> - First of the month following return
Loss of other health coverage by employee, spouse, or dependent	First of the month following loss of coverage.
Marriage (legally recognized in Iowa)	First of the month following the marriage.

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Event	Coverage Begins
Non-benefit eligible (work less than 20 hours a week) to Benefit eligible (work 20 hours or more a week)	First of the month following 30 days 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 30 days of full time employment. If employee had part time benefits, full time benefit coverage is effective 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 month following receipt of the QMCSO.
Recall	First of the month following recall.
Rehired	First of the month following 30 days of rehired.
Reemployed	First of the month following 30 days of reemployed.
Reinstatement	First of the month following 30 days from 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, etc.) and central payroll	First of the month following the transfer. No lapse in coverage.
Spouse loses dental insurance through another employer due to involuntary loss of employment (lay-off, discharge, business closing).	First of the month following the date the spouse lost coverage IF the employee has a current dental contract with the State of Iowa group.
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.

# Group Insurance Effective Dates of Coverage

## Health and Dental Insurance Ending Dates

### Overview:

- Health and dental insurance coverage always ends the last day of the month.
- You, your spouse or dependent may be eligible for COBRA. See your personnel assistant for more details.
- If you have questions, contact your personnel assistant.

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.
Domestic partnership termination	End of the month following submitting a completed Termination of Domestic Partnership form and terminating the domestic partner and his/her children from coverage.
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.
Retirement	End of the month of active employment.
Spouse or Dependent is dropped from coverage due to a <a href="#">Qualified Life Events</a> .	End of the month of the spouse or dependent is removed from coverage.

# Group Insurance Effective Dates of Coverage

## 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 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.
- If you have questions, contact your personnel assistant.

Event	Coverage Begins
New Hire (work 30 hours or more a week)	First of the month following 30 days of employment. (If first day of employment is the first working day of the month, effective first of the following month.) No evidence of insurability is required when enrolling within the first 30 days of employment.
Adoption or placement for adoption	<b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following the life insurance carrier's notification of approval to DAS. <b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.
Birth	<b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following The life insurance carrier's notification of approval to DAS. <b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.
Death of spouse or dependent	<b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following The life insurance carrier's notification of approval to DAS. <b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.
Dependent is no longer eligible because of age, student status or marital status	<b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following the life insurance carrier's notification of approval to DAS. <b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.
Divorce, legal separation, annulment	<b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following the life insurance carrier's notification of approval to DAS. <b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.
Domestic Partnership	First of the month following enrolling the domestic partner in coverage and submitting a completed Affidavit of Domestic Partnership.
Grievance settlement	Employee choice: - First of the month he/she returns <b>or</b> - First of the month following return
Marriage (legally recognized in Iowa)	<b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following the life insurance carrier's notification of approval to DAS.

# Group Insurance Effective Dates of Coverage

Event	Coverage Begins
	<b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.
Part-time (work less than 29 hours a week) to Full-time (work 30 hours or more a week)	First of the month following 30 days of full time employment.
Promotion, demotion, transfer, or reclassification with a change in bargaining status	<p><b>For Increases:</b> First of the month following status change . No evidence of insurability is required if the increase is made within 30 days of the change. (Only if eligible to change because of a difference between bargaining unit life benefit offerings.)</p> <p><b>For Decreases:</b> First of the month following status change. (Only if eligible to change because of a difference between bargaining unit life benefit offerings.)</p>
Recall	First of the month following recall.
Rehired	First of the month following 30 days of rehired.
Reemployed	First of the month following 30 days of reemployed.
Reinstatement	First of the month following 30 days from 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
Spouse terminates employment resulting in a loss of group life insurance.	<p><b>For Increases:</b> Evidence of insurability required, coverage effective first of the month following the life insurance carrier's notification of approval to DAS.</p> <p><b>For Decreases:</b> First of the month following date of event. Evidence of insurability is not required.</p>
Transfer between non central payroll (DOT, CBC, etc.) and central payroll	First of the month following the transfer. No lapse in coverage.

# Group Insurance Effective Dates of Coverage

## Life and Long Term Disability Insurance Ending Dates

### Overview:

- *Life insurance always ends the last day of the month.*
- *When your life insurance coverage terminates, you may be able continue your life insurance coverage by either porting or converting your coverage. Your personnel assistant will complete the employer section of the continuation form; you are then responsible for contacting Hartford and submitting any required information directly to them.*
- *If you have questions, contact your personnel assistant.*

<b>Event</b>	<b>Coverage Ends</b>
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.