

## Your Spouse's Job & Your State Benefits

Does your spouse have benefits at his or her job? If so, you are fortunate to have another set of options when considering benefits, including medical and dental insurance. But you also have to coordinate that coverage with what you are offered through the State, paying attention to two sets of information, dates, rules, along with two open enrollment periods.

The State has a plan year that runs from July to June, which means your State open enrollment is in the spring. However your spouse's employer is likely to have a benefits plan year of January to December. That means your spouse's open enrollment is probably during October or November, and any changes made will be effective January 1, 2010.

How do you coordinate this with your state benefit options, when the State's open enrollment is still six months away?

Know that any change as a result of your spouse's open enrollment must be entered into the State's online Benefits Administration System (BAS), and documentation of the open enrollment change provided to your HR office, **within 31 days of the event**. In this particular case, the event day is **December 31, 2009**, the date that one coverage, yours or your spouse's, is being dropped, and the 31-day window closes on January 30, 2010. Miss that 31-day window and you'll have to wait until the next open enrollment.

How to enter such a change? Within the BAS, select the appropriate reason for a change—either "spouse gains benefits" or "spouse loses benefits"—and then enter an event date of **12/31/2009**. From there, make the appropriate changes to your state employee benefits.

**A VERY important bit of information**—While your window to enter such a change closes on January 30, 2010 (31 days from December 31), understand that **if you enter the change in January, your changes for state benefits will not be effective until February 1**. Why? Because, in accordance with federal regulations, such changes must be prospective (meaning they must take effect in the future). As the State handles benefits on a monthly basis, the change is effective the following month *after* the event date *AND* the date the change is entered into the BAS.

Since your spouse's open enrollment is likely over by the end of November, don't wait until late December or January to enter your changes in the BAS. You can enter such changes up to 90 days in advance of the event date.

Know that the 31-day window is not unique to your spouse's open enrollment, but applies to changes throughout the year to your spouse's job status and eligibility for benefits at their job. The 31-day window also applies to other events such as **birth, marriage or divorce**. Any change to the State's benefits must be completed **within 31 days** of the event and Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next Open Enrollment to make your change.



**31-day Window for Changes**—For events such as **BIRTH, MARRIAGE, DIVORCE** or when a spouse **GAINS** or **LOSES** benefits with their job, any change to your State benefits must be completed **within 31 days** of the event. Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next Open Enrollment to make your change.

# What is COBRA?

## And why should I know about it?

Your state medical and dental coverage is important, but what happens when you or your dependents lose that coverage? COBRA continuation coverage is an option for employees and dependents that lose that coverage due to the employee's job termination, a dependent child's loss of eligibility, divorce or the death of an employee. Yet, most people are not familiar with COBRA and how existing medical and dental coverage can be continued for a limited period of time, serving as a bridge to longer term solution.

Below are some of the most common questions regarding COBRA. For more information,

- Contact the state's COBRA administrator at 1.877.725.4545; or
- Visit the Employee Benefits Web site [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits) and click on "COBRA;" or
- Contact your agency's human resources staff.

### What is COBRA?

The Consolidated Omnibus Reconciliation Act (COBRA) is a federal law offering all Qualified Beneficiaries (QBs) the opportunity to continue the medical, dental and Flexible Spending Account elections they had prior to a COBRA Qualifying Event (QE).

### What is a COBRA Qualified Beneficiary?

In general, a Qualified Beneficiary is an employee, spouse, or dependent child who is covered under the group health plan on the day *before* the qualifying event.

### What is a COBRA Qualifying Event?

An event that terminates a Qualified Beneficiary's normal coverage under a healthcare plan. Examples of Qualified Events include: termination of employment, divorce, death of an employee, or a dependent child's loss of eligibility.

### How do I enroll in COBRA?

Within 14 days of a Qualified Event (QE), all Qualified Beneficiaries will receive, via first class mail, a COBRA Election Notice. This notice will contain important legal information as well as an enrollment form. Understand that this Election Notice cannot be provided until the QE has occurred, although you certainly can ask questions and research your options in advance of the event. Questions about the notice should be directed to the State's COBRA administrator—1.877.725.4545.

### How much does COBRA coverage cost?

If COBRA continuation coverage is chosen, the Qualified Beneficiary becomes responsible for the TOTAL premium plus a 2% administrative fee. See the FY10 COBRA medical and dental premiums on the Web site at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits)—click on the gray "COBRA" button on the left of the screen.

*For example, in the current FY10 plan year, the total monthly premium for the OA-1500 medical option for employee plus spouse is \$857.74. An active employee is eligible for the State to pay a portion of the monthly premium, meaning the employee only pays \$265.20 per month, while the State contributes \$592.54. When a QE occurs and COBRA is elected, the QB pays what the State had paid along with the employee's portion (\$592.54 + \$265.20), plus a 2 % administration fee, for a total of \$874.89 per month.*



### How long can COBRA coverage continue?

The length of COBRA continuation coverage depends on the Qualifying Event. Coverage can last 18 months (employment termination), 24 (military leave), 29 (employment termination due to disability) or 36 months (divorce, death of the employee or dependent child's loss of eligibility).

### When does COBRA coverage become effective?

COBRA coverage is effective once the premiums have been received, and coverage is retroactive to first of the month following the loss of coverage. It is very important to keep in mind that claims will not be paid until COBRA premiums are received.

### What is the deadline for enrolling in COBRA?

The later of the following:

- 60 days from the day coverage ends as an active employee or the eligible dependent of an active employee; or
- 60 days from the date of receipt of the COBRA election notice.

### Will coverage change under COBRA?

For those electing to continue their coverage under COBRA, it is the same coverage in place as the day before the Qualifying Event occurred. For example, if an employee and her family had the OA-1500 medical option and the Dental Basic option, then it is only those options that can be continued under COBRA, through the end of the plan year (June 30). Any amounts paid towards deductibles or out-of-pocket maximums as an active employee will continue to be counted under COBRA coverage. COBRA participants have an annual open enrollment where they may choose from the same medical and dental options as active employees.

## State Life Insurance Options When Leaving State Employment

When you leave your job with the State know that you do not have to leave your State life insurance behind. There are options that allow you to continue your basic and optional coverage, and the optional coverage for your spouse and dependents. Review the options below to see if one is right for you.

### Portability

- Porting (or moving) your coverage into *other group* term life insurance, including accidental death and dismemberment (AD&D) coverage.
- Available for employees and spouses *under* age 70.
- Can port previous amount of coverage before termination, although that amount is reduced if 65 or older.
- Coverage terminates at age 70.
- Premiums are based on age and coverage amount and increase with age.

### Conversion

- Converting your coverage to an *individual* life policy; *does not* include accidental death and dismemberment (AD&D) coverage.
- No maximum age requirement.
- Can convert previous amount of coverage before termination.
- No reductions or termination of coverage due to age.
- Premiums are based on age and coverage amount and increase with age.

Ask questions and get more information by calling customer service for Minnesota Life—**1.877.828.7728**. You can also find more information at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits)—click on “Life Insurance.”

# Health Matters 2009— Hospital, Doctor & Health Plan Ratings



Every year, the Colorado Business Group on Health (CBGH—a non-profit coalition of large purchasers of health care services) publishes “Health Matters,” a guide for consumers, providing information necessary to make cost-effective decisions regarding health care.

Find “Health Matters 2009” at [www.cbghhealth.org/HealthMatters/HealthMatters09.htm](http://www.cbghhealth.org/HealthMatters/HealthMatters09.htm).

“Health Matters 2009” not only includes quality ratings of hospitals, doctors, and health plans, but also addresses issues that impact everyone’s health, healthcare and health insurance, such as obesity, medical errors and geographic differences in health-care. Find the following topics in the 2009 issue.

- Doctor ratings by patients now available
- Colorado hospital ratings via the Leapfrog Hospital Survey and mortality measures for heart attacks—The Leapfrog Survey helps to initiate leaps forward by hospitals in the areas of safety, quality and affordability of health care.

- The Colorado 5 Million Lives Campaign—Part of a nationwide effort to protect patients from five million incidents of medial harm over a two year period (medical errors are the fifth-lead- ing cause of death in the U.S.).
- The obesity epidemic and its costs—in 2007 19.1 % of Colo- radoans were considered obese, and 37.1% were overweight.
- Concerns about cost and safety of imaging services (MRIs and CT scans)
- Geographic differences in Medicare spending (addressing the allocation and quality of medical services)
- Asking the right questions when choosing a health plan
- Health plan ratings (in areas of satisfaction, consumer com- plaints, healthcare quality, cancer screening rates, diabetes care, heart health, and mental health)

The State of Colorado is a member of CBGH. The coalition works to help consumers get the best possible information on health care quality and become wise purchasers of health care in Colo- rado. Find more information about CBGH at [www.cbghhealth.org](http://www.cbghhealth.org).



# Travel Assistance

## Part of Your Life Insurance Benefits

Are you and your family going to be traveling over the holidays? What if you run out of medication, break your glasses, lose your wallet, or get seriously ill in a strange city? As a participant in the State's group life insurance plan from Minnesota Life (both the state-paid coverage and any supplemental coverage), employees have access to an emergency travel assistance service, **available to you and your family when traveling for business or pleasure more than 100 miles from home**. The service, provided by Europe Assistance USA (EA), is your emergency safety net, with help just a phone call away.

**Key services provided under the travel assistance program include the following.**

### Locating and monitoring medical services

EA will assist you in finding physicians, dentists and medical facilities, as well as assist in gaining admission to a treatment facility. Case managers will monitor your care to assure proper care is given and to determine if evacuation is needed. *The selection of a medical facility is not tied to or coordinated with any medical plan. The cost of medical services is the employee's responsibility.*

### Assistance for those traveling with you

If a travel companion loses previously made travel arrangements due to your medical emergency, EA will arrange for the traveling companion's return home. If any dependent children under the age of 16 traveling with you are left unattended because you are hospitalized, EA will also arrange and pay for their economy class transportation home. If necessary, a qualified escort will be arranged to accompany the children.

### Replacement of medication and eyeglasses

EA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law. EA will also arrange for shipment of replacement eyeglasses. *The cost of the refill or eyeglasses and shipping are your responsibility.*

### Locating lost or stolen items

EA will assist in locating and replacing lost or stolen luggage, documents and personal possessions.

### Interpretation / translation

EA will assist with telephone interpretation in all major languages or will refer the employee to an interpretation or translation service for written documents.

### Get info before you go

Before you leave home, EA can provide many resources such as weather conditions and alerts, or if traveling outside of the U.S., information about passports and visas, immunization requirements, currency conversion, travelers' alerts and more.

### Questions?

Visit [www.lifebenefits.com/travelassistance](http://www.lifebenefits.com/travelassistance) or call 1.877.708.6992 in the U.S. and Canada. Call collect, 1.202.296.8728 from other locations. Find more info on this program and other services from Minnesota Life at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits)—click on "Life Insurance."

