

Your Spouse's Job & Your State Benefits



Does your spouse have benefits at his or her job? Did he or she just complete the company's benefits open enrollment and make changes that will go into effect January 1? If so, you need to make the necessary changes to your *State* benefits to avoid problems in the new year. You have a 31-day window of opportunity to make changes to your State coverage, but if you miss that 31-day window, you'll have to wait until the State's spring open enrollment to make your changes, which will then go into effect July 1. Remember, the State's plan year runs from July to June.

How to enter such a change?

As with all benefit changes, it is done within the online Benefits Administration System (BAS). Step-by-step instructions on how to make the change using the BAS can be found on the [Employee Benefits Web site](#). Any change as a result of your spouse's open enrollment must be entered into the BAS *and* documentation of the open enrollment change provided to your HR office **within 31 days of the event**.

Enrolling in State coverage because spouse dropped the other company's coverage

- In the BAS, use an event date of 12/31/2011, the date coverage under your spouse will end.

Cancelling State coverage because spouse enrolled in other company's coverage

- Use an event date of 1/1/12, as that is the date new coverage under your spouse's plan will be effective.

When will your change be effective?

So long as changes are made prior to the end of December, the changes will become effective January 1, 2012. However, an employee still has 31 days from the event date to enter

such a change, so the change can still be entered in January, **but making changes in January will result in either a lapse of coverage or duplicate coverage for a period of time**, as the changes in 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) and the change is effective the first of the month *following* the date of entry into the BAS or the date of event, whichever is later.

Here's an easy way to figure out when changes will be effective.

- **If cancelling or dropping State coverage**—Termination date will be the end of the month in which the event occurs or the change is made in the BAS, *whichever is later*.
- **If enrolling or adding State coverage**—Effective date will be the first of the month after the event occurs or the change is made in the BAS, *whichever is later*.

Act Now

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

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—losing a job or starting a new one. 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.



Managing Holiday Stress



For many the holidays are a great time of year, with gatherings of family and friends, time-honored traditions and cherished memories. For many however, the holidays can be stressful, with pressures of time, shopping, and yes, even family, clashing with nostalgic and unrealistic expectations for the perfect holiday. These stressors can lead to anxiety, depression and even poor physical health.

State employees should know that they have a resource to help handle holiday stress, depression and anxiety—the Colorado State Employee Assistance Program or C-SEAP.



What is C-SEAP?

C-SEAP is a professional assessment, referral, and short-term counseling service offered to State employees with personal or work-related concerns. It offers free, confidential counseling and coaching. In addition to stress, depression and anxiety, it also helps employees with work-related challenges, couples/family problems, anger, grief, parenting difficulties, substance abuse, personal/professional growth, and domestic violence. For work groups, C-SEAP can provide customized workshops and training sessions on many of these topics, as well as sessions focused on conflict resolution, workplace violence risk reduction, and even urgent interventions due to a workplace crisis.

C-SEAP is a valuable resource for all State employees, reflecting the State’s commitment to improving the quality of life for its entire workforce.

Contacting C-SEAP

To schedule an appointment, contact C-SEAP by phone. A staff specialist will ask for some general information and then set up an appointment as soon as possible. As with all contacts with C-SEAP, the initial phone call is confidential.

303.866.4314/1.800.821.8154

Visit the [C-SEAP web page](#) for more information.

12 Days of Holiday Tips

Get your holidays off to a great start. USA.gov is offering daily tips to help make your planning, shopping and celebrating more fun, safe and efficient.

View the tips at www.usa.gov/Citizen/Topics/Happy_Holidays.shtml.

USA.gov is the U.S. Government’s official web portal.

State Life Insurance Options When Leaving State Employment

When you leave your job with the State you should 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 another group term life insurance, including accidental death and dismemberment (AD&D) coverage.
- Available for employees under age 70. Employees may continue dependent coverage only if continuing employee coverage.
- Can move previous amount of coverage before termination, although for employees and spouses, that amount is reduced upon reaching age 65.
- Coverage terminates at age 70. Spouse coverage also terminates upon divorce or legal separation. Dependent child coverage terminates at age 26, unless dependent child is handicapped.
- 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.

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—click on “Life Insurance.”



Updates & Reminders

- ▶ **Updating Beneficiaries**—Even though November was Beneficiary Month, you still can make updates to your beneficiaries for state life insurance. You can make these updates anytime. Just log in to the State’s online Benefits Administration System (BAS) and use the reason “Change Life Insurance Beneficiary.”
- ▶ **Preventive Care Information**—In compliance with federal healthcare reform (the Affordable Care Act, or ACA), recommended preventive services are now covered at no charge to the member, as long as the services are provided by in-network providers and meet the recommended age and frequency guidelines. On the web page for each of the State’s medical insurance options you can find information about these preventive services along with the federal recommendations and guidelines. Go to www.colorado.gov/dpa/dhr/benefits and click on “Medical.” From there, find your medical option and scroll down to “Preventive Care Information.”
- ▼ **Insurance Company Phone Numbers**—If you have questions about your coverage, contact the companies at these customer service numbers.
 - ▶ UnitedHealthcare—1.877.283.5424
 - ▶ Kaiser Permanente—Denver/Boulder: 303.338.3800/Southern Colorado: 1.888.681.7878
 - ▶ Delta Dental—1.800.489.7168
 - ▶ Minnesota Life—1.877.828.7728
 - ▶ ASIFlex—1.800.659.3035
- ▶ **COBRA Information**—Are you leaving State employment soon or will a dependent lose eligibility for coverage (due to divorce or a dependent child reaching age 26)? Will you or that dependent want to continue medical and/or dental coverage? Then COBRA continuation coverage is an option. For more information, contact the State’s COBRA administrator at **1.877.725.4545** or visit the [Employee Benefits website](#) and click on “COBRA.”
- ▶ **How to access the online Benefits Administration System (BAS)**—All benefits elections and changes are done in the online BAS. Access this system 24/7 at the Employee Benefits website, www.colorado.gov/dpa/dhr/benefits, by clicking “Enroll/Change Your Benefits.” A username and password is required. Find instructions on navigating the system under “Benefit Information” and click on “Instructions for Online Enrollment.”
- ▶ **31-day Window for Changes**—For events such as **BIRTH** or **MARRIAGE** 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.

