

Insurance Reporting Checklist

To ensure timely processing of employee insurance enrollment please make sure that all pertinent paperwork is completed and/or attached to the insurance application prior to submitting with the monthly report.

Group Reps please make sure that the following is complete before turning in the monthly report:

- Universal Application:**
 - Always ensure there is a special enrollment right, and based upon the date of qualifying event, that paperwork is completed, signed, dated and submitted within 30 days of the event.
 - Employee Information Section
 - Enrollment Section: Verify all boxes are checked for either electing or waiving coverage.
 - To change a life insurance beneficiary, the Primary/Secondary Beneficiary information should be entered in the Enrollment Section.
 - Contract Changes: Make sure that the proper documentation accompanies the contract changes:
 1. Proof of Qualifying Event for enrollment changes e.g. documentation from the insurance company or employer identifying effective or termination date of coverage.
 2. Court papers for: divorce, name changes, adoption, etc. with journalized date stamp by court.
 3. Completed Dependent Certification and/or Student Certification form (if enrolling those over 19) and Spousal Certification (if seeking primary spousal coverage). **All certifications should be sent prior to monthly report.**
 - When adding or terminating dependents, please complete the applications Contract Change section indicating whether it will change the contract from Single to Family or Family to Single for each benefit.
 - For timely reporting of new babies or marriages please have the employee complete the paperwork prior to their leave. They can then follow up by phone to let you know the baby's name, date of birth, or confirm a date of marriage.
 - Dependent Child Information: Confirm that boxes are checked ie. Dependents meet all the Plans Eligibility Rules.
 - Ensure that Primary/Secondary flags are completed for spouses/dependents seeking coverage.
 - If reporting Coordination of Benefits info for family members please ensure the information includes the type of coverage (H,Rx,V,D), group ID, level of coverage: Single or Family, & effective date.
 - Authorization for pre-tax insurance premium: If box is checked please make sure the employee understands their deductions will be taken out after taxes instead of before taxes.
- Benefit-Eligible Insurance Checklist:** All boxes must be checked indicating that you reviewed all the information with the employee in order to ensure Federal Law compliance. The form must be signed and dated by you and the employee acknowledging that they received the information and must be submitted with application.
- Benefit-Eligible Employee Election/Waiver of Benefits:** If employee is waiving the benefits (H,Rx,V,D) the Wellness Screening is still required for life insurance enrollment, as Life is a mandatory election. Please work with the employee to ensure they complete the wellness screening process (initial screening & follow up results) within 30 days of their full time hire date. You may need to assist the employee to schedule the appointment to confirm that the process is completed timely. The screening is an employment expectation so it can be scheduled on County time. Ensure that employees understand if they miss their appointment without giving 24 hour notice they will be charged the missed appointment fee. This form needs to be signed and dated by you and the employee.
- Wellness Waiver and Release:** Must be signed and dated by the employee for current or future participation in the Wellness Programs.
- ACA Report:** This report summarizes ACA forms submitted throughout the month prior to the monthly insurance report being submitted. Actual ACA Compliance forms should be sent up throughout the month as events occur (upon hire, part time to full time, full time to part time and terms) and summarized on this ACA report.

By ensuring that all forms are complete and recorded and submitted timely on the monthly insurance report it will save time and prevent follow-up calls or emails to gather missing information. Monthly Insurance Reports are due on the Monday following the last pay date of the month unless otherwise communicated. Information is audited, entered into an enrollment data base that generates payroll deductions to the Auditor's Office which are due on Wednesday. It is a tight window that leaves little time for follow up. Your assistance in assuring the information is accurate is appreciated. Your compliance with these requests will make the entire monthly process work smoothly for your office, our office and the Auditor's Office. Thank you for your cooperation.