

BENEFITS

Frequently Asked Questions

Q: What is a “life change”?

A: A life change includes, but is not limited to marriage, birth, adoption, etc. These changes must have supporting documentation, such as a marriage certificate, birth certificate or court document. An employee must remove an ex-spouse within 30 days of a divorce. The Office of Human Resources is required under Federal law to offer COBRA coverage to the spouse. In the event the employee does not remove the spouse within the specified days he or she may be required to pay the cost of the pro-rated premium on behalf of his or her ex-spouse.

Q: When should I report a life change to my employer?

A: Employees must make life changes to their health benefits within 30 days of the change. You can make Life Event Changes on the ESS Welcome Page, under Benefits, choose Life Events and follow the instructions. If you plan to add a dependent, you will be required to have a Primary Care Physician (PCP) number in order to enroll the dependent. Documentation is required when adding or deleting a dependent.

Q: Can I change my Dental DHMO location?

A: You can change your Dental location no more than once a month. Please contact the Cigna Customer Service line at 1-800-Cigna24 (1-800-244-6224) to make a change to your dental location.

Q: How can I get an estimate of what my medical deduction will be for the next calendar year?

A: Please visit the following link: [Medical Contribution Estimator](#)

Q: What is Chapter 78 legislation and how does it affect my medical Contribution?

A: For more information please click the following link: [Chapter 78 Legislation](#)

Q: Where can I get a medical/dental/prescription claim form?

A: Claim forms are available on the ESS Welcome Page under “Benefits”

Q: How do I get replacement Medical cards?

A: Depending on your medical vendor, the replacement cards can be requested at the following websites:

Aetna: www.aetna.com

Oxford: www.oxfordhealth.com

Horizon: www.horizonblue.com

Cigna: www.cigna.com

Q: How do I get a replacement prescription card?

A: Your prescription card can be located on your CVS/ Caremark account. To obtain a new card, please contact the Health Benefits Department in Human Resources.

Q: How do I get reimbursed for eyeglasses?

A: Complete a Miscellaneous Voucher (located on the ESS Welcome Screen), complete the vendor information (the employee is the vendor), sign the bottom of the form and send it with an original receipt to the HR Employee Holly Alai.

Q: I want to change my medical coverage from one plan to another. Can I do that now?

A: Changes to your medical coverage, other than a “life change event” must be done during Open Enrollment in November and will become effective for January of the following year.