

Commonly Asked Questions

When can I change my insurance?

Medical, Dental, and Vision insurance

- When a qualifying event happens to you or a dependent within **30** days of the event
- Open Enrollment

Life and Accidental Death & Dismemberment insurance

- When a qualifying event happens to you or a dependent within **30** days of the event
- Open Enrollment
- Decreasing life or AD&D can be done at any time
- Increase life or AD&D can be done at Open Enrollment

Accidental Death & Dismemberment through PEHP

- Changes can be made at any time

What changes can be made during Open Enrollment?

- Open Enrollment is during the month of May. All changes made during this time become effective on July 1

Medical, Dental, and Vision insurance

- Health insurance plans
- Networks
- Who is covered
- Declining coverage
- Adding coverage
- Adding or removing dependents

Life and Accidental Death & Dismemberment insurance

- Increase of life insurance for employee, spouse/domestic partner, and/or children
- Increase of AD&D insurance for employee, spouse/domestic partner, and/or children

Flexible Spending Accounts

- Health FSAs and dependent care FSAs require annual reenrollment

What is a qualifying event?

- A qualifying event is a change in circumstances that makes you or your dependent eligible to enroll in or change your insurance outside of open enrollment. Please visit [Healthcare.gov](https://www.healthcare.gov) for more information about qualifying events.

Examples of types of qualifying events

- Gain or loss of insurance coverage through an employer, individual, student, spouse, partner or parents/family plan. This also include loss of eligibility through CHIP, Medicare, or Medicaid

- Change in dependents such as marriage, divorce, adoption, legal guardianship, death, or birth

Time limits

- Addition and removal of individuals to your plan must be done within **30** days of the event. Some events will require proof of other coverage or other documentation. If you are removing a dependent due to divorce, the time limit may vary
- Delay in submission may result in delay in coverage or the inability to make the change until the following open enrollment

Changes

- Changes can be made to who is enrolled in the medical, dental, or vision
- Changes in the amounts contributed to the health FSA and dependent care FSA

What is evidence of insurability?

- Evidence of insurability is a form requested by the life insurance company when an amount of insurance requested is beyond the guaranteed issued amount. The form lists questions about the condition of your health or a dependents'. The insurance company uses this information to approve or deny the amount of insurance requested beyond the guaranteed issued amount
- It is required if life insurance is requested, but not elected when a spouse or domestic partner is first eligible
- It is required when an employee requests an increase in life insurance by more than one increment of their salary at one time or at any time when the employee requests four additional increments of their salary in life insurance

When does my insurance end?

Medical, Dental, and Vision

- If you are no longer eligible to be on the insurance between the first and the fifteenth of the month, coverage ends on the 15th at 11:59 pm
- If you are no longer eligible to be on the insurance between the sixteenth and the end of the month, coverage ends on the last day of the month at 11:59 pm
- If your child turns 26, their coverage will end on the last day of the month in which they turn 26
- You and/or your dependent will be offered COBRA and have 60 days to elect coverage

Life and Accidental Death & Dismemberment Insurance

Employee

- The college offers term life insurance. This policy is contingent upon an employer/employee relationship. Upon separation from employment, employees are given options to port or convert their policies with the same life insurance company
- Basic life insurance reduces to 65% of the original when the employee reaches age 70-74 and 50% when the employee is 75 and older
- Supplemental life insurance reduces to 65% of the original when the employee reaches age 70-74 and 50% when the employee is 75 and older

- Accidental death and dismemberment reduces to 65% of the original when the employee reaches age 70-74 and 50% when the employee is 75 and older
- Additional accidental death and dismemberment ends when the employee reaches 70 years old

Spouse/Domestic Partner

- Life and accidental death and dismemberment insurance for your spouse or domestic partner ends when the individual reaches 70 years old

Child

- Life and accidental death and dismemberment insurance for your child ends when the last child turns 26 years old
- Coverage may continue if your child is deemed a qualified disabled dependent by our medical insurance carrier

How do I change my HSA contribution amount?

- Go to your mySLCC page
 - Click on the employee tab
 - Click on Benefits Enrollment
 - Click on edit your benefits
 - Navigate to the HSA and change the amount.

When can I enroll in the dependent care FSA?

- The dependent care FSA is a reimbursement, use it or lose it account. You can enroll when you are first eligible, at Open Enrollment, and when your facility cost or needs change. See [IRS Publication 503](#) for more information

How can I contribute or change my contribution to my own retirement?

- If you want to contribute to a 401(k) or 457(b) with URS, you can go to their website www.urs.org and complete their online form to enroll in the 401(k) or 457(b)
- If you would like to contribute to a 457, you can also do that through Valic, TIAA-CREF, or Fidelity. The form can be found here: <http://i.slcc.edu/hr/forms.aspx>.
- If you want to enroll in a 403(b) with Valic, Fidelity, or TIAA-CREF, you can fill out the form here: <http://i.slcc.edu/hr/forms.aspx>.

How do I access the Employee Assistance Program (EAP)?

- To get four free counseling sessions, talk with an attorney for a half hour for free and much more, visit <https://myrbh.com/Home/Home?role=member> with the access code Salt Lake Community College or call 1-866-750-1327

MDLIVE

- To access MDLIVE, go to www.regence.com and sign in with your Regence account information. On your welcome dashboard, click on the link for MDLIVE to schedule your visit