

# Commonly Asked Questions

## When does coverage begin?

### Medical, Dental, and Vision Insurance

- If your first day of work is the 1<sup>st</sup>, your benefits will begin on the 1<sup>st</sup>. If your first day of work is the 16<sup>th</sup>, your benefits will begin on the 16<sup>th</sup>
- If your first day of work is neither of the days listed, contact your supervisor to see if your benefits start on the 1<sup>st</sup> or the 16<sup>th</sup>
- If online enrollment is completed after your benefits start date, your information will be processed, and coverage will retroactively go into effect. If your information is submitted after the first payroll has run, premiums will be deducted retroactively.
  - Please note that once payroll runs, you cannot change your benefits elections

### Life Insurance

- College provided life insurance begins on your first day of full-time work

### Retirement

- The college will contribute to your retirement on your first day of full-time work. Your information will be processed and retirement contributions will retroactively go into effect if forms are submitted after the first payroll has run

## Whom can I cover under my insurance plans?

- Spouse or domestic partner (with a domestic partnership agreement on file)
- Biological children, adopted children, step children, and dependents for whom you are the legal guardian until they reach the age of 26. Children under 26 can be covered regardless of the child's marital status, having or adopting a child, (grandchildren cannot be added to coverage unless the employee is their legal guardian), student status, living with or without parents, dependent for tax purposes, or coverage through their own employment. Please visit [Healthcare.gov](https://www.healthcare.gov) for more information about covering your children
- Disabled children age 26 and older may continue coverage per our medical carrier's approval. Paperwork must be submitted within 30 days of their last day of coverage

## Do I have to enroll in insurance?

### Medical, Dental, and Vision Insurance

- No, you can choose to waive the medical, dental, or vision insurance. Enrollment in medical, dental, or vision is not reliant on enrollment in other insurance coverage

### Life Insurance

- Employees are automatically enrolled in 2 times their salary in life insurance coverage
- Electing additional life insurance is not required to enroll in spouse, domestic partner, and/or child life insurance

## Accidental Death & Dismemberment

### Minnesota Life

- Employees are automatically enrolled in 2 times their salary in accidental death and dismemberment coverage
- Adding accidental death and dismemberment insurance for spouse, domestic partner, and/or children requires the employee to enroll in additional accidental death and dismemberment insurance

### PEHP

- Enrollment is optional and coverage can be elected at any time
- Enrollment in accidental death and dismemberment is required in order to enroll in accident weekly indemnity coverage and/or accident medical expense coverage

## Can I enroll in insurance if I am already enrolled in another medical, dental, or vision plan?

- Yes, if you are enrolled in medical, dental, or vision insurance and are not enrolled as the dependent, this insurance will become your primary insurance. The insurance under which you are the dependent will become your secondary insurance. This is called dual coverage. Please see Utah's Office of Administrative [Rule 590-131](#) to learn about the rules for coordinating benefits
- If your spouse works at the college and you are covered under their insurance, please contact the Benefits Office

## What if I don't enroll in an insurance plan or pick a retirement company?

### Medical, Dental, and Vision Insurance

- If you do not enroll in medical or dental insurance within 30 days of your benefits effective date, your coverage will be waived. You can enroll in medical and dental during open enrollment. If you lose other coverage within 30 days, you can enroll in the same type of insurance coverage you lost
- If you do not enroll in the vision insurance within 30 days of your benefits effective date, you will be defaulted to employee only coverage

### Retirement

- The college's retirement contribution of 14.2% a pay period will go into a 401(a) with TIAA

## When will I get my id cards?

- Your cards will arrive within 10 business days of insurance information being submitted and approved
- Your medical and dental insurance information will be on the same id card
- A separate vision insurance card will be mailed to you
- If a debit card for the FSA or HSA is elected, it will be mailed to you within 10 business days

## What forms do I need to submit as a new hire and when are they due?

- Please enroll within 30 days of your benefits effective date
  - 401(a) investment provider election form through the Onboarding System. This indicates with which company you would like the college to contribute to your retirement
  - All other enrollment is done through the Benefits Portal

## How much does the college contribute to my retirement?

- If the college contributes to your retirement through TIAA and/or Fidelity, it is 14.2% per paycheck. This is in addition to your regular pay
- If the college contributes to your retirement through Utah Retirement Systems, the percent is controlled by the State of Utah (can vary each calendar year) and by which tier you fall into

## Does the college match my retirement or HSA contributions?

- No, the college will contribute the same amount of money to your retirement and/or HSA regardless of whether you contribute

## Whom can I elect as a beneficiary?

- You can choose a person, charity, trust, or your estate. You can split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equal 100 percent. For more information on this topic, please visit [Minnesota Life](#)
- The primary beneficiary is the person(s) listed that will receive the benefit (life and accidental death and dismemberment). If any named beneficiary is not living at the time of the claim, the benefit will be split among any remaining primary beneficiaries
- The contingent beneficiary is the person(s) who would receive the benefit if the primary beneficiaries are no longer living
- You can designate a minor as a beneficiary, but minors cannot directly receive life insurance proceeds. There are a number of ways they can be used and managed for minor children. Please visit the life insurance company's [website](#) for more information.