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TO All Employees & Retirees Enrolled for Family Health Insurance

FROM: Kristen Dainty, Assistant Superintendent for Finance & Business Development

DATE: September 2024

**RE:** Changes in Health Insurance Eligibility

As a WCSD employee or retiree, enrolled in a family health insurance plan, it is your responsibility to notify Adrianna Licare, WCSD Benefits Coordinator, in writing, when there is a change to your coverage.

- ✓ Any individual covered under your health insurance becomes ineligible for coverage.
- ✓ A child covered under your policy reaches their 26<sup>th</sup> birthday.
- ✓ A new family member becomes eligible for coverage.
- ✓ A spouse is no longer eligible for coverage due to divorce or a legal separation agreement.
- ✓ Any person covered under your policy dies.
- ✓ Any person covered under your policy no longer meets any other requirement for eligibility.

Notification is especially important when only one dependent is covered on your family policy and that dependent becomes ineligible for coverage. In such a case, the policy should be changed from family to individual coverage. Should your status change in the future and you are again eligible for family coverage, notification is again needed. If Adrianna is not made aware, the District may continue to pay the insurance company the higher family premium rate when only the individual premium should be paid. In such cases, the District may seek to recoup from you all improperly paid premiums

When applicable, you will receive individual information regarding continuation of coverage under federal COBRA legislation from PrimePay.

If you need assistance, please contact Adrianna Licare via email, adrianna.licare@wcsdny.org or by phone 845-298-5000 x40113. Information can also be found on the <u>Health Insurance Website</u>.