

## **Benefits Frequently Asked Questions**

**1. When do my benefits start?**

Your benefits start depending on your hire date. If your hire date is prior to the 16<sup>th</sup> of the month, your benefits will begin on the 1<sup>st</sup> of the next month. If your hire date is on the 16<sup>th</sup> or after, your benefits will begin on the 1<sup>st</sup> of the following month.

**2. When do my benefits end?**

If your employment ends prior to the 16<sup>th</sup> of the month, your benefits will end at the end of that month. If your employment ends on the 16<sup>th</sup> or after, your benefits will go through the following month. The exception to this rule is if you complete your contract year, your benefits will go through the rest of the plan year (September 30).

**3. I just had a baby/adopted a baby, how do I add him/her to my insurance policy?**

Contact the benefits specialist by email (preference) or by phone within 30 days from the status change with the child's name, date of birth, and gender. You will be sent the Enrollment Change form to fill out and send back as our record on file.

**4. I just got married, how do I add my spouse?**

Contact the benefits specialist by email (preference) or by phone within 30 days from the status change with your spouse's name, date of birth. You will be sent the Enrollment Change form to fill out and send back as our record on file.

**5. When can I add, drop, change my medical, dental, or vision policy other than during open enrollment?**

Unless you have a qualified status change (i.e., marriage, divorce, death of dependant, birth of child, or loss of coverage) you can only add, drop or make changes to your existing policy during the open enrollment period.

**6. Where can I find the claim forms for my section 125 dependant care/unreimbursed medical account?**

You can download the forms from the district benefit resources web page or [www.afadvantage.com](http://www.afadvantage.com).

**7. Are my insurance premiums withheld pretax or after-tax?**

While looking at your paystub, the deduction code OEBC PT means you have elected to have your premiums withheld pretax. If your deduction code is OEBC AF, you have elected to have your premiums withheld after tax.

**8. I signed up to have my insurance premiums withheld pretax last year – why do I have to sign up again this year?**

Because this is a tax free benefit, the IRS requires an annual election form from each employee every plan year.

**9. How do I cancel a deduction?**

Contact the benefits specialist if you wish to cancel your deduction. Certain deductions can only be cancelled during open enrollment. All cancellations must be made in writing via email or the cancellation form and to the benefits specialist by the payroll cutoff in order for it to affect that month's paycheck.

**10. How much extra will it cost me to add a dependant?**

Currently we have composite rates which mean that it will cost the same amount if you are single or if you have a full family. There is not extra charge to add dependants.

**11. Can I cover my domestic partner on my insurance?**

Yes, you are allowed to add your domestic partner. The first time your partner is enrolled, you will need to submit an [Affidavit of Domestic Partnership](#) to the District Office. To add a domestic partner by affidavit, you cannot be married or have had a spouse or another domestic partner within the last six months. If you were married, the six-month period starts on the final date of divorce.

Under federal tax law, employer contributions for health insurance are excluded from an employee's gross income. However, federal law permits the exclusion only for coverage of the employee, the employee's spouse, and the employee's dependents. If your domestic partner is not considered a "**tax dependent**" under federal law, your employer must include in your gross income the fair market value of the health insurance benefits provided to your domestic partner. This is known as "imputed income" and it will likely affect your taxable income and increase your tax liability.

If your domestic partner qualifies as a "tax dependent," we require that you submit a declaration each calendar year to inform payroll to not tax the imputed value of your domestic partner insurance premiums. Please contact Dalena Saunders, Benefits Specialist, at 503-565-4009 for further information.

**12. When does the plan year start over for my medical, dental, vision plan?**

The plan year for all benefits is from October 1 – September 30.