Frequently Asked Questions

Health and Dental Insurance Enrollment and Change Form

1) What sections need to be filled out to enroll in health/dental coverage?
   a. Sections I, III, IV, V, and VI need to be completed on Form A-1.

2) What sections need to be filled out to change coverage?
   a. Sections I, III, IV, V, and VI need to be completed on Form A-1.
   b. If you have a Qualifying Event, then use Form A-2.

3) When sections need to be completed to cancel the health/dental insurance?
   a. Sections I, III, IV, V, and VI need to be completed on Form A-1.
   Note: You can cancel at any time. Insurance will end the last day of the month that you cancel.

4) Do I need to fill out the form if I do not want coverage or I am under my spouse’s health insurance and do not want coverage with the Diocese of Winona-Rochester?
   a. Yes, fill out Section I and sign the “Waiver of Coverage” in Section II.

5) Can I sign up anytime for health/dental insurance?
   a. You may sign up during open enrollment. The enrollment process begins prior to September with our plan year from September 1 to August 31.
      i. If you are continuing the identical coverage you have with the DOW-R, you do not have to complete the Form A-1 (you do nothing).
      ii. If you are changing or enrolling in new coverage, complete Form A-1.
   b. You may sign up or change plans if you have a qualifying event such as a change in status - marriage, birth, job, loss of coverage, COBRA ending, etc. Qualifying event enrollment may also be referred to as “Special Enrollment.”
      i. There are enrollment time limits depending on the qualifying event.
      ii. Complete A-2 for qualifying events, include event documentation.
      iii. Ask your location for information on qualifying event/special enrollment.

6) Can I sign up for dental only? Can I sign up for health only?
   a. No, the health and dental coverage are combined and cannot be elected individually.

7) When do the deductibles start and end?
   a. Deductible and out-of-pocket maximums for all plans reset effectively on the first day of the year.
   b. If you are changing deductibles during open enrollment or a qualifying event
      i. You will receive credit for your deductible you have met to date.
      ii. Your out-of-pocket expenses accumulated will apply to your out-of-pocket limit.
      iii. Your prescription drug coinsurance and out-of-pocket maximums will carry forward.

8) I want to add dependents, what is the age limit?
   a. You can add any child under the age of 26 to the plan when you sign up for health/dental coverage.
   b. The month prior to your child turning 26, please complete a cancellation of their health and dental insurance. Because your child will qualify for COBRA insurance effective the first of the month following their 26th birthday, please include their address on a separate piece of paper.

9) How much does health/dental insurance cost?
   a. Check with your location’s benefit administrator about the cost and amount you will need to pay.