

Frequently Asked Questions about 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.