

## Frequently Asked Questions & Answers:

My mission is not only to assist the employer in establishing a well-rounded benefit package for the employees. But I also love to create and expand my knowledge with the employees that they hire and the ongoing servicing that is required during the year. The questions below will help assist and navigate any employee through the carrier's portal.

### 1. **How do I reorder a new medical ID card?**

Please ensure you know who your medical carrier is, find the link below to the correct one and you can re-order one online by following the employee's portal. You can also contact HR and let them know you have lost the ID cards so we can place a new order to be shipped to your home address.

### 2. **How do I know what I am covered for?**

It is especially important that you keep all your insurance documents that were emailed out to you during open enrollment. If you have lost or misplaced the documents, please visit your [ease.com](#) that was provided to you during the initial enrollment meeting, and you can view all detailed coverage information including the summary plan documents. This will include medical, dental & vision coverage that you enrolled into.

### 3. **Can I add my dependents after I have already enrolled?**

You can add your dependents after you have enrolled if you have any of the below life qualifying events, if you do not see any of the reasons below, please contact HR directly and we can be of further assistance.

- a. Dependent child's loss of dependent status under the applicable requirements of a group plan, such as reaching age 26
- b. Loss of minimum essential coverage excluding the loss of termination due to failure to pay premiums or situations allowing rescission
- c. Gains a dependent or becomes a dependent through marriage or partnership
- d. Dependent is mandated to be covered pursuant to a valid state or federal court order
- e. Legal separation or divorce through whom the applicant was covered as a dependent

- g. Loss of HMO coverage benefits as the individual no longer lives or works in the HMO service area
- h. Applicant became a permanent resident of California during a month outside of open enrollment period
- i. Applicant returns from active military duty
- j. Applicant is released from incarceration

#### 4. **What happens if I must add my dependents because of a court order?**

Employers must assist the custodial party (CP) in obtaining all materials necessary to access the health care coverage. This includes all medical insurance cards and claim forms. If the employee fails or refuses to provide the CP with the medical card or other necessary forms, the employer should obtain the documents directly from the employee or the health care provider and forward them to the CP or to us so that we can provide them to the CP.

The employer should include a copy of the NMSN Parts A and B when requesting the medical insurance cards from the health insurance provider. We are available to assist employers that are unable to obtain medical insurance cards.

Health insurance enrollment is court ordered. As a condition for the child's enrollment in the health insurance plan, the employer may require the employee to enroll. If the employee refuses to cooperate, then the employer may enroll the child without the employee's assistance. On the signature line of the enrollment forms the employer should write, "Per court order - copy attached." The employer or employee may contact us to discuss the cost of enrolling both the employee and the child.

#### 5. **How do I know what my waiting period is? Who do I contact if I am outside of the waiting period my employer has for me?**

If you have passed your waiting period, you must have a LQE (life qualifying event) list of the events are below to enroll into medical coverage outside of the waiting period your employer has. If you do not have any of the LQE, you must wait until your employer has open enrollment to enroll into the coverage.

*If you have any other questions that have not been answered, please reach out to your HR department or visit your carrier's website. If you need to talk to a representative of your medical insurance carrier, please call the number in the back of your ID card.*