

### **1. How long do I have to sign up for Benefits after I am hired?**

You have 29 days from your Benefits Eligible Appointment Date to sign up for benefits.

### **2. How long are my children eligible for benefit coverage?**

Eligible dependents children will have coverage until the end of their 26th birthday month. Premiums will continue to be deducted until the end of the month.

### **3. I have recently married. What do I have to do to change benefits?**

You will need to contact State Health Benefit Plan and the Benefits Support Center to add a spouse or any new dependents to your policy. Documentation is required to make this change.

### **4. Where can I find a comprehensive listing of Rome City Schools benefits providers?**

Myrcsbenefits.com

### **5. When is the next Open Enrollment period for active full-time employees?**

Open Enrollment is typically in October/November for an effective date of January 1st.

### **6. Can I change my elections after the enrollment period has ended?**

No, you may not make changes to your benefit elections after your enrollment cycle has ended. The only time you are allowed to make changes is when you experience a qualified change in family status (sometimes called a "life event"), which include:

- Marriage or divorce
- Death of a dependent child or spouse
- Change in your or your spouse's employment status that results in the loss or gain of coverage
- Birth, adoption, or change in the custody of your child
- A change in your dependent's eligibility due to marriage, age, or loss of dependent status for federal tax purposes
- Your changes must correspond with the life event; for example, when you get married you can add your spouse to your medical plan, but you can't suddenly enroll yourself in the dental plan.

### **7. When will my benefits become effective?**

Coverage is effective the first of the month after a full calendar month of employment.

Example: Hire date 07-01-2022 coverage effective 08-01-2022

Example: Hire date 07-19-2022 coverage effective 09-01-2022

### **8. Where do I need to add my dependents for benefits?**

When you enroll for your benefits, include dependents who need coverage and choose a beneficiary(ies) if you participate in a life insurance, AD&D or a retirement plan.

### **9. When are the premiums for benefits deducted from my paycheck?**

Benefits are paid one month prior to the coverage effective date.

Example one: Hire date 07-01-2022 coverage effective 08-01-2022 therefore deductions are taken from your July paycheck(s).

If payroll deadline occurs before, double deductions will be taken from your August paycheck(s).

Example two: Hire date 07-19-2022 coverage effective 09-01-2022 therefore deductions are taken from your August paycheck(s). If payroll deadline occurs before, double deductions will be taken from your September paycheck(s).