# **COUNTY OF DANE** DEPARTMENT OF ADMINISTRATION



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## IMPORTANT INFORMATION REGARDING INSURANCE ENROLLMENT

You have <u>30 calendar days</u> from your first day of employment to submit your enrollment forms for the following insurance coverage's: Health Insurance; Dental Insurance; Vision Insurance; Disability Insurance; Life Insurance and Long-Term Care, as well as the Flexible Spending Account

If you are unable to attend New Employee Orientation before your 30 day deadline expires, please contact your Payroll Clerk, or call the Payroll Department in the Controller's Office at 266-4081, for assistance in completing the applicable enrollment forms. It is imperative that these enrollment forms reach the Controller's Office within the 30 day deadline in order to avoid possible additional waiting periods, or medical underwriting requirements.

# HEALTH INSURANCE

- 1. To be eligible an employee must be in a regular budgeted position. Premium cost for parttime employees will be pro-rated.
- 2. Eligible employees must enroll within your first 30 days of employment.
- 3. The effective date of coverage for new employees who enroll within the initial 30 day enrollment period is the first of the month following your first 30 days of employment.
- 4. Single employees who desire to change coverage status from single to family must do so within 30 days of their marriage or within 30 days of when they become legally responsible for an eligible dependent. Likewise new dependents must be added to an existing family coverage plan within 30 days of becoming legally responsible for that covered dependent. Employees should contact their payroll clerk just prior to marriage, birth or adoption.
- 5. If your spouse has health insurance through his/her employer, it is not necessary to maintain coverage under both employer plans to guarantee continued coverage. If you no longer qualify for insurance under your spouse's insurance plan due to one of the following reasons, 1) death of spouse; 2) divorce or legal separation; 3) voluntary or involuntary termination of your spouse's employment (includes layoff, leave of absence and retirement); or 4) spouse's employer discontinues company's health insurance plan, you will be allowed to re-enroll for single or family health insurance without providing proof of insurability if you notify the Controller's Office and complete a Health Insurance Enrollment Form within 30 days of loss of coverage. Coverage will be effective on the first of the month following 30 days from the application date.

### DENTAL INSURANCE

- 1. To be eligible an employee must be in a regular budgeted position. Premium cost for part-time employees will be pro-rated.
- 2. Eligible employees who enroll within your first 30 days of employment will be covered effective the first of the month following your first 30 days of employment.
- 3. Eligible employees who do not enroll within the initial 30 day period may enroll at a later date, but coverage is not effective until the first of the month following a 90 day waiting period after the proper submission of a completed enrollment form.

### LIFE INSURANCE

- 1. To be eligible an employee must be a participant in the Wisconsin Retirement System.
- 2. Eligible employees must enroll within your first 30 days of employment or be subject to medical underwriting.
- 3. For eligible employees who have six months of service under Wisconsin Retirement System <u>before</u> Dane County employment, coverage is effective the first day of the month following the application date.
- 4. For eligible employees who <u>do not</u> have six months of service under Wisconsin Retirement System, coverage is effective the first day of the month following completion of six months of service.

### **DISABILITY INSURANCE**

Short Term Disability/Long Term Disability (STD/LTD) and Long Term Disability Only (LTD Only)

- 1. To be eligible an employee must be employed in a regular position budgeted for at least half-time (20 or more hours per week.)
- 2. Eligible employees must enroll within your first 30 days of employment or be subject to medical underwriting.
- 3. For eligible employees who complete their initial six-months of employment coverage is effective the first day of the month in which the service period is satisfied. (Example: A hire date of June 16, coverage is effective January 1)
- 4. All above points apply to STD/LTD or LTD only.