

## **Frequently Asked Questions During Open Enrollment:**

### **If I am waiving, do I need to enroll online or submit a form?**

If you are waiving health benefits, you still must complete your enrollment online. You must also complete the Verification of Employer-Sponsored Health Coverage sheet and provide proof that you are covered under another employer-sponsored plan in order to receive the waiver credit. The completed verification form and proof of current coverage should be sent to the Benefits Department via email at [hr@mcoho.org](mailto:hr@mcoho.org) or by fax at (937) 496-7407.

### **Will I still receive the waiver credit?**

Any individually-purchased or government-sponsored/ subsidized health coverage does not qualify for the waiver credit. This includes Medicare, Medicaid, Tri-Care, Caresource, etc., as well as any coverage purchased on the Health Insurance Marketplace.

### **What do I do if my address is not correct?**

All address changes must be made in the Payroll department. 225-4346, 4<sup>th</sup> floor, Administration Building.

### **How do I enroll in Supplemental Life Insurance online?**

Supplemental Life insurance dollar amounts should be entered in \$1,000 increments. For example, \$30,000 in supplemental life insurance would be entered in the enrollment screen as 30.

### **Why is my Supplemental Life Insurance coverage showing as a cost on my confirmation sheet?**

The Supplemental Life charge on the confirmation screen will show as the dollar amount purchased. For example, \$30,000 in supplemental life will appear as a pay-period deduction in the amount of \$30.00. This is not truly the cost of the coverage. Your cost can be calculated using the chart in the enrollment guide.

### **Do I need to provide a Social Security number for my dependents and my beneficiaries?**

Yes. A Social Security number and date of birth is required for ALL dependents and beneficiaries.

### **Do I need to provide dependent documentation?**

You do not need to provide dependent documentation for any dependent who is already listed on the enrollment system. You do need to provide dependent documentation for all newly-added dependents.

### **Where do I send my dependent documentation?**

All dependent documentation for newly-added dependents must be sent to the Benefits Office by 5pm on May 11, 2017. You can send it interoffice mail, via email at [hr@mcoho.org](mailto:hr@mcoho.org), or by fax at (937) 496-7407.

### **Do I need to elect life insurance if I already have it or will it just continue?**

You must select all coverages that you wish to have for the new benefit year.

### **Can past dependents be deleted in the enrollment system?**

No, dependent information cannot be deleted in the enrollment system. If you do not select a dependent, they will not be covered under your benefits. You can verify they are not on your benefits plans by looking at your confirmation screen.