

# Enrollment Information

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An application is required if you are:

- ▶ Enrolling for the first time.
- ▶ Changing coverages for yourself or your dependents.
- ▶ Changing school districts.
- ▶ Covering dependent children age 19 or older.

## Eligible Dependents

If you are covered, your eligible dependents include:

- ▶ Your spouse.
- ▶ Your unmarried children (including stepchildren, adopted children, and children for whom you are a legal guardian; however, foster children are not included) until the end of the calendar year of their 19th birthday.
- ▶ Your unmarried children beyond the end of the calendar year of their 19th birthday to the end of the calendar year of their 25th birthday who are dependent on you for a majority of their support (dependency for tax purposes, as defined by the Internal Revenue Service, is not required).
- ▶ Your unmarried children beyond the end of the calendar year of their 25th birthday (if covered under this plan at the end of the calendar year of their 25th birthday and continuously thereafter) who are mentally retarded or physically disabled, dependent upon you for a majority of their support and who are incapable of self-sustaining employment by reason of their mental retardation or physical disability. (Under no circumstances will mental illness be considered a cause of incapacity nor will it be considered as a basis for continued coverage.) Please contact MESSA Group Services to obtain the appropriate form to continue coverage.
- ▶ Your unmarried children beyond the end of the calendar year of their 25th birthday (if covered under this plan at the end of the calendar year of their 25th birthday and continuously thereafter), who are full-time students and dependent on you for a majority of their support.
- ▶ Your sponsored dependents who are members of your family, either by blood or marriage, who qualify as your dependents under the Internal Revenue Code, were declared as dependents on your federal tax return for the preceding tax year and are continuing in that status for the current tax year. (Children who are no longer eligible for coverage as dependent children cannot be covered as sponsored dependents.)

It is your responsibility to notify MESSA and your employer:

- ▶ Of any change in employment status.
- ▶ When you wish to add a spouse or dependent(s).
- ▶ Of any change to a dependent's eligibility for coverage.
- ▶ When a spouse or dependent is no longer eligible as defined above.

Special health care coverage guidelines apply to you and your spouse at age 65 during your active school employment. You should contact your school business office or MESSA for complete details. The Social Security Administration should be contacted regarding Medicare enrollment 120 days prior to attaining age 65.

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## When Coverage is Effective

The following information details the guidelines for your effective date of coverage:

- ▶ If you are a new employee and enroll for coverage within 31 days following the date you became eligible (your date of employment or the day following completion of the eligibility waiting period, whichever is later), your coverage will be effective on the date you became eligible. This date is verified by your employer.
- ▶ During open enrollment, the effective date of coverage for all new applications and coverage changes will be that date approved by MESSA and verified by your employer.
- ▶ If your application is submitted at any other time, your coverage will be effective on the first day of the month following approval of your application by MESSA.
- ▶ Each dependent will be eligible for coverage on the later of the date on which your coverage begins or the date he/she becomes an eligible dependent if enrolled within 31 days. If your application for dependent coverage is submitted at any other time, coverage will be effective on the first day of the month following approval of your application by MESSA.
- ▶ Each sponsored dependent will be eligible for coverage on the later of the date on which your coverage begins or the first day of January following the date he/she becomes an eligible dependent.

With respect to enrollment for Group Supplemental Term Life Insurance and Group Survivor Income Insurance, you are required to furnish evidence of your insurability before you can become insured. If your application for such insurance is approved, your coverage will be effective on the first day of the month following approval.

## Pre-Existing Conditions

There are no pre-existing condition limitations under the medical plan coverage for employees and eligible dependents enrolled during an open enrollment period, or within 31 days following date of eligibility for coverage. Employees and their dependents who wish to enroll at any other time will be effective the first of the month following approval by MESSA.

There are pre-existing condition limitations at all times under the Group Short Term Disability Income Insurance, Group Long Term Disability Income Insurance and Group Hospital Confinement Indemnity Insurance. Also, disability income benefits are subject to certain offsets.

## Beneficiary Information

Death benefits are payable to the person or persons you designate as your beneficiary. You can name one or more persons as primary beneficiary and one or more persons as secondary beneficiary to receive your death benefits. If the primary beneficiary is not living at your death, your death benefits will be payable to the secondary beneficiary. MESSA maintains a record of your beneficiary designation. You can change a beneficiary designation previously filed with MESSA at any time. All beneficiary changes must be made in writing by you or the person designated by you as the owner of your insurance.



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*MESSA programs are underwritten by Connecticut General Life Insurance Company, Blue Cross and Blue Shield of Michigan, and BCS Life Insurance Company.*