

Win for Life

Making SMART health choices



**City of Houston
May 2006
Employee and
Retiree
Enrollment
Guide**

Suitable for employees and retirees of all ages
1 or more members required

Rules of the game

Who is eligible?

You are eligible for coverage under the benefits plans if you are:

- A full-time employee or a part-time employee regularly scheduled to work at least 30 hours a week;
- A retiree who was covered by a city medical plan on the date of retirement from the city;
- A survivor of a covered city employee or retiree, up to age limits and application of other plan rules; or,
- A deferred retired employee who will become eligible to receive a pension within 5 years after termination and continuously pays the monthly contribution for health coverage.

If both you and your spouse work for the city, you may be covered as an employee or as a dependent — but not both. Dependents may be enrolled under only one parent or guardian.

Eligible Dependents

Eligible dependents are your:

- Legal spouse, or a former spouse entitled to support from you under a court order when a request for enrollment has been made within 31 days after issuance of the court order,
- Unmarried natural or adopted children up to age 25, if they qualify as dependents for federal income tax purposes,
- Children up to age 25, over whom you have legal guardianship or legal foster care if they qualify as dependents for federal income tax purposes,
- Grandchildren under age 25 if they qualify as your dependents for federal income tax purposes,
- Disabled dependents over age 25 who are incapable of self-sustaining employment because of mental retardation or physical handicap. The dependent must be primarily dependent on you for more than 50 percent of financial support and covered before age 25.
- Unmarried dependent children who lose Medicaid coverage may be enrolled under the employee's medical plan within 31 days after Medicaid coverage is lost. They may be covered to age 25 if they qualify as the employee's dependent for federal income tax purposes.

Required Documentation

To add dependents for coverage, you must submit the required documents. The following is a list of documents you must provide with your medical/dental election or change form by the open enrollment deadline.

- Spouse — copy of a certified marriage license
- Common-law spouse — copy of a Declaration and Registration of an Informal Marriage Certificate
- Children up to age 25, over whom you have legal guardianship or legal foster care — copy of the legal documents that gave custody, guardianship or foster care
- Grandchild(ren) under age 25, who are your covered dependents for federal income tax purposes — copy of the Financial Dependency of Children form and a birth certificate
- Disabled dependents over age 25 if they were covered before age 25 and are primarily dependent on you for more than 50 percent of their financial support — medical documentation of the disability or mental handicap
- Children under age 25, if not added at time of birth or if you are requesting reinstatement of their coverage — copy of a birth certificate or legal document that establishes paternity of the employee and a completed certification of Financial Dependency of Children form

There is no waiting period for dependents added during open enrollment.

Important Note

If you are enrolled in the HMO plan, and you do not add a new dependent within 31 days of the event, you may add the dependent later, but there will be a 90-day waiting period. Coverage will be



effective on the first or the 16th of the month following the waiting period. You may add a dependent to the PPO within 31 days of the event or during annual open enrollment.



Qualified Family Status Change

If you are an active employee and pay for coverage with pretax dollars, you may change your coverage during the year only if you have a qualified family status change.

Qualified family status changes include:

- marriage or divorce,
- birth or adoption of a child,
- death of a dependent,
- a dependent child reaches age 25, or marries,
- a spouse's loss of employment,
- a spouse becomes employed and enrolls in that employer's benefits program,
- you or your spouse change from full-time to part-time employment or vice-versa, or you experience a significant change in your spouse's benefits or premium payments,
- a dependent loses Medicaid medical coverage.

If you have a family status change, you must submit a status change form and documentation within 31 days of the change. See the "Required Documentation to Add Dependents" section on page 19.

Important Note

When your dependents become ineligible, they will be dropped from coverage. You must submit a status change form within 31 days.

You will receive a refund of the premiums you paid for coverage only from the date of your notification.

If they are not dropped on time, they are still ineligible for coverage. You will not get a full refund beyond 60 days, and you may be responsible for any claims incorrectly paid on their behalf.

You can get a status change form from your department human resources liaison or the Benefits Division at 611 Walker, 4th floor.



Captain Carrot Card

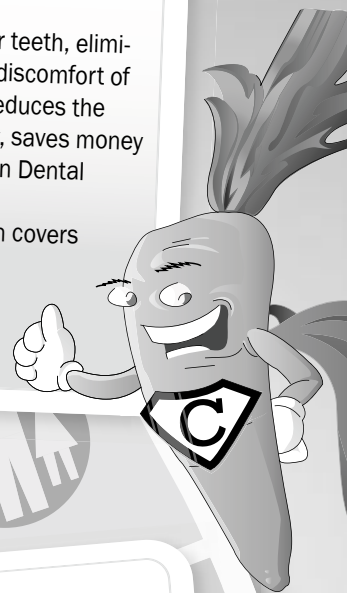
You brush your teeth twice a day, clean between teeth with floss or an interdental cleaner once a day and visit your dentist regularly.



Move your bright white smile forward three squares.

Proper hygiene saves your teeth, eliminates the pain, anxiety and discomfort of dental diseases, avoids or reduces the need for periodontal surgery, saves money and saves time, the American Dental Association states.

Game tip: Your dental plan covers two cleanings per year. Take advantage of them for cleaner teeth and fresher breath.



Captain Carrot Card

You consult the Food Guide Pyramid when planning your daily meals. **Move your lean body forward five squares.**

Chosen carefully, all foods can be part of your healthful eating style. Follow the pyramid's advice. You'll consume the nutrients and energy you need without too many calories or too much fat, cholesterol, or sugars.

In 2005, the U.S. government updated the pyramid to better teach Americans that people need to both exercise and eat right to stay healthy.

