

Waiver of Medical Insurance Plan

Current

- All eligible employees must elect medical insurance
- Opting out of medical coverage is not allowed

History

- Medical coverage in the past was set up as a self-funded plan
- 100% enrollment would ensure that claims risk is spread throughout entire enrolled population

The District, along with the benefits broker, BB&T Insurance Services, was able to get approval from VEBA to allow employees to opt-out of medical coverage.

An employee must provide documentation that shows enrollment in medical coverage elsewhere.

Employees who opt-out of medical must still enroll for dental and vision combined.

Employees who opt-out of medical but lose their outside medical coverage are able to enroll in the District medical plan within 31 days of their qualifying event or at the next open enrollment period.

Effective July 1, 2018

Employees eligible to opt-out:

- New hires
- Newly eligible to benefits
- Experienced a qualifying event

Effective January 1, 2019

Next year, current employees that wish to opt-out may do so during the open enrollment period.