

## LIMRiCC Eligibility by Provider

Plan	Initial Coverage Effective Date	Termination of Coverage	Re-Enrollment
Aetna PPO	<ul style="list-style-type: none"> <li>• First day of month following date of hire</li> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• The end of the month when employment terminates</li> <li>• The end of the month when a qualifying event occurs</li> <li>• Elective terminations at 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>
Aetna HMO	<ul style="list-style-type: none"> <li>• First day of month following date of hire</li> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• The end of the month when employment terminates</li> <li>• The end of the month when a qualifying event occurs</li> <li>• Elective terminations at 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>
Aetna DPPO	<ul style="list-style-type: none"> <li>• First day of month following date of hire</li> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• The end of the month when employment terminates</li> <li>• The end of the month when a qualifying event occurs</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• Date of qualifying event</li> <li>• If there is no qualifying event and if the employee's coverage was previously terminated, the employee is not permitted to reenroll until the open enrollment period occurring 24 months after the date of termination</li> </ul>
Aetna DHMO	<ul style="list-style-type: none"> <li>• First day of month following date of hire</li> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• The end of the month when employment terminates</li> <li>• The end of the month when a qualifying event occurs</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• Date of qualifying event</li> <li>• If there is no qualifying event and if the employee's coverage was previously terminated, the employee is not permitted to reenroll until the open enrollment period occurring 24 months after the date of termination.</li> </ul>
VSP	<ul style="list-style-type: none"> <li>• First day of month following date of hire</li> <li>• 1<sup>st</sup> of month following a Qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• The end of the month when employment terminates</li> <li>• The end of the month when a qualifying event occurs</li> <li>• 01/01 (open enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> </ul>
Basic Life – The Hartford	<ul style="list-style-type: none"> <li>• <u>All employees who are eligible for Basic Life.</u></li> <li>• <u>Part-Time employees working over 20 hours are eligible after 1 year of service if they chose</u></li> <li>• First day of month following date of hire</li> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment)</li> <li>• If enrolling outside of initial enrollment, a Personal Health Statement must be submitted for <b>ANY</b> amount</li> </ul>	<ul style="list-style-type: none"> <li>• The end of the month when employment terminates</li> <li>• The end of the month when a qualifying event occurs</li> <li>• 01/01 (open enrollment)</li> <li>• Benefit reduction schedule: 35% reduction at age 65;50% reduction at age 70.</li> <li>• Benefits terminate at retirement</li> <li>• Conversion is available (must be elected w/in 30 days)</li> <li>• Portability is not an option on Basic Life</li> </ul>	<ul style="list-style-type: none"> <li>• Date of qualifying event</li> <li>• 01/01 (open enrollment) must complete a Personal Health Statement for all amounts</li> </ul>

Voluntary Life – The Hartford	<ul style="list-style-type: none"> <li>• <i>Only eligible to full-time employees working a minimum of 30 hours per week</i></li> <li>• Must enroll when an employee is first eligible otherwise a Personal Health Statement must be completed to obtain voluntary life.</li> <li>• For any amount over the Guarantee Issue (<i>\$100,000 for Employees, \$50,000 for spouses, and \$15,000 for children</i>) a personal health statement must be submitted with enrollment</li> <li>• Effective 1<sup>st</sup> day of month following date of hire for timely enrollments under the Guarantee Issue</li> <li>• For either untimely enrollments or over the Guarantee Issue, amounts are effective the 1<sup>st</sup> of the month following date of approval</li> </ul>	<ul style="list-style-type: none"> <li>• Can terminate anytime with an end of the month termination date.</li> <li>• Benefit reduction schedule: 35% reduction at age 65; 50% reduction at age 70.</li> <li>• Spouse benefit terminates at age 75</li> <li>• Benefits end at retirement</li> <li>• Portability or Conversion is available, unless termination is due to retirement – then only conversion available</li> <li>• Conversion/Portability forms must be given to terminating employee where appropriate immediately upon termination</li> <li>• Conversion/Portability must be elected within 30 days of termination</li> </ul>	<ul style="list-style-type: none"> <li>• 01/01 (open enrollment) must complete a Personal Health Statement for all amounts</li> </ul>
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**Qualifying event - birth; death; adoption; marriage; divorce; change in spousal or domestic partner coverage; or dependent reaching the limiting age**

**Examples:**

1. You are enrolled on the plan and your spouse or domestic partner has started a new job with benefits effective 8-1. You choose to terminate your coverage and enroll in their plan.
2. Your spouse or domestic partner loses his or her job and no longer has coverage. You can re-enroll outside of open enrollment.
3. The birth or adoption of a child allows you to enroll the child with coverage.
4. Your dependent turns age 26 their coverage will cease at the end of the month.