

April 20, 2018

RE: Insurance Cancellations

Dear LIMRiCC Members,

I hope everyone has found the new electronic enrollment through Employee Navigator to be a welcomed and useful HR tool for your library. The LIMRiCC and Assurance teams have spent countless hours on the implementation in an effort to streamline the benefits administration process. We do recognize that it has been stressful in some situations and greatly appreciate everyone's patience during the launch and first open enrollment.

Being five months into the new software, we wanted to address a situation that has come to our attention, so that membership is aware. Employee Navigator offers greater functionality by allowing to run coverage type and enrollment reports, thus allowing libraries to have record of enrollment outside of their monthly invoice. However, we have had several coverage cancellations back dated to when individuals retired and or left the library outside the normal timeline scope.

*For example, Employee A was no longer employed at your Library on 11/15/17, but LIMRiCC was not notified until 4/15/18 that Employee A should have had coverage cancelled on 11/15/17.*

Insurance industry standards for fully insured plans are to allow a 60-day refund in these scenarios as long as the coverage was not used. For LIMRiCC membership, the Board has decided to allow 90-days. In the example above, the library would only be refunded for April, March and February premiums with this 90-day grace period. It is important to review each monthly invoice and properly adjust Employee Navigator for any cancellations that LIMRiCC needs to be aware of. It has always been LIMRiCC's mission to provide cost savings to member libraries by pooling together and this is one cost saving measure that we must adhere to. Additional questions or concerns can be directed to Margie Tannehill at [mtannehill@limriicc.org](mailto:mtannehill@limriicc.org).

Best Regards,



Kevin Davis  
LIMRiCC Board President