

Due to Loss of Coverage

Loss of coverage is considered a qualifying enrollment event and allows employees to make changes to benefits in the middle of the plan year. The loss of coverage must meet TRS rules. Below are some of the special enrollment events that qualify:

- The employee or dependent(s) lost other group coverage due to a loss of eligibility
- The employee or dependent(s) elected to drop the other group health coverage because the employer stopped all employer contributions toward the premium (including any employer-paid COBRA premium)
- The employee and/or dependent(s) exhausted their COBRA continuation coverage

Note: For other considerations, please contact benefits@yesprep.org

IMPORTANT

You have 30 days from the date of the qualifying event to make changes to your benefits. If you do not make changes (i.e. enroll or cancel) within the 30 day window, you will lose the opportunity. Outside of a qualifying event, the next opportunity to make changes will be during open enrollment which takes place in August for a September 1st effective date of the upcoming plan year. Additionally, you must have actively enrolled or decline coverage initially to be eligible to make changes to your benefits.

REMINDERS

- You may reference the information on our www.yesprepbenefits.org page about all YES Prep benefits.
- If you are enrolling in Active Care 1HD, you are eligible for a Health Savings Account (HSA). Please note that you are responsible for ensuring that your account is actively open. Some accounts are randomly selected and you may be asked to provide additional information due to the US Patriot Act. If you receive communication or a phone call from HSA Bank, please ensure that you provide the information requested in a timely manner. If the information is not correct or received in a timely manner, the account will be closed and you will forfeit any YES Prep contributions.

WHAT IS THE EFFECTIVE DATE OF CHANGE?

All plans will be effective the first day of the month following the qualifying event.

[Action Steps]

- To make this change to your plan, please login to [InRoll](#) and create a **“Change of Family Status Request”** so we will have documentation of the qualifying event.
- Once logged in you will see on the left hand side of the screen and click the **“Request Change in Family Status”** link.
- From there, you will enter the required information including attaching any supporting documentation (ie. **Certificate of Creditable Coverage (COCC) or a letter from your previous provider showing the date of when coverage ended**).

- Click Submit and the request is sent for review.
- Once a determination is made, you will receive an email from our team informing you of the change(s) applied, if any.
- Finally, we will communicate your benefit changes with our Payroll Team so they may adjust your deductions accordingly, if any.
 - Please also note that in some instances there may be retro deductions due to the timing of the request and processing time.

NEED ASSISTANCE?

If you have trouble logging in to InRoll Plus, please reach out to Brady Scott at bdscott@usebsg.com or call him at 512-644-8226.

For all other questions, please reach out to benefits@yesprep.org.