

More tips for Open Enrollment

Open Enrollment will be here soon. Be sure to plan ahead so that you can enroll like a pro.

Adding a dependent

A dependent is defined to include:

- your legal spouse,
- your child/children up to age 26,
- your child over age 26 if the child is physically or mentally incapable of self-support and you are the primary support.

Eligible children are your children by birth, your stepchildren who live with you at least 6 months of the year, legally adopted children, children for whom a Qualified Medical Support Order has been issued and you have legal guardianship.

If you need to add a dependent to your coverage, keep in mind that you **must** provide certifications at the time of enrollment. Certifications include birth certificates, marriage certificates, adoption papers, court orders, and many others. ***These documents are necessary before coverage can begin for your dependent.***

If both parents of a child are employed by the City, only one parent should provide coverage for the child. If one parent works for the City and the other parent is employed elsewhere, the child can be enrolled in both plans but only one plan will be determined to be primary coverage and the other plan will be secondary coverage. The determination of the primary plan is by the “birthday rule”. The primary plan is the plan of the parent with the earliest occurring birthday in the year.

Enrolling near retirement

If you are planning to retire in the next plan year (7/1/2020 - 6/30/2021) and you qualify to keep insurance coverage into retirement, be sure to enroll the dependents you wish to cover into retirement. If the dependent is not on your plan at the time you retire, the dependent cannot be added at retirement. A retiree cannot add individuals to the plan after retirement.

Designating Beneficiaries

One of the first things you must do in the Oracle Enrollment system is provide identifying information for your spouse and/or dependents that you may cover in your insurance selections. The information you enter will also be used when you designate beneficiaries for Basic Life insurance and any Supplemental Life insurance that you may purchase. It is important to enter as completely as possible the information for each dependent and potential beneficiary, if different from your dependents.

More tips for Open Enrollment

At enrollment, be sure to have:

- the legal names of spouses, children, potential beneficiaries
- their dates of birth and
- their social security number.

If the dependent is already listed in the system, then the record can be edited or updated by clicking on the pencil icon at the right of the record. It is important to list a person only once in the Oracle Enrollment system and then edit the record if there are any changes to be made.

Please note that beneficiaries designated in Oracle are only for the life insurance products offered at the City. You must designate pension plan beneficiaries in separate documents. You must designate beneficiaries for the Unum voluntary products on Unum designation of beneficiary forms.

Be on the lookout for more information in the coming days!