

Health FAQ

How many hours do I have to work to be eligible for health insurance?

30 hours or more per week

Can I waive health insurance?

You can waive health insurance for the following reasons:

- Enrollment in coverage through former or current employer
- Enrollment as a dependent in your spouse's employer-provided coverage
- Enrollment in Champus/TRICARE
- Enrollment in Medicaid or Medicare**
- Coverage under HealthFlex through your local church (Salary-Paying Unit) through your Plan Sponsor (Annual Conference) is considered unaffordable under the ACA
- The participant has no offer of employer-provided coverage under HealthFlex

How long can I keep my eligible child on my health insurance?

Parents can keep their children on their health insurance until their 26th birthday unless Michelle's law applies to your dependent's financial circumstances, or the dependent is incapacitated due to mental or physical impairment. Please contact your support services team for more information.

My child will turn 26 on September 9. Do I need to notify the Conference to remove him/her?

Wespath will remove the dependent child automatically; you do not need to contact anyone to remove a dependent due to reaching the age limit for coverage. The dependent child will have coverage through the end of their birth month, at which time Wespath will remove them.

What are life events that will qualify me to make changes outside of open enrollment?

There are several life events that allow participants to make changes outside of the normal enrollment time. The most common are:

- Moving from part time to full time appointment
- Marriage, separation or divorce
- A change in spouse's coverage
- Childbirth or adoption

I am resigning my position on May 15. On what date will my health insurance be terminated?

May 31st. There is no partial month billing for health insurance coverage. Insurance coverage is through the end of the month even if someone resigns or is terminated in the middle of the month.

Can I have an HSA and FSA account at the same time?

You may only have an HSA account if you are enrolled in a high deductible health plan. However, if you are enrolled in a high deductible health plan you may also have a limited use FSA account, which can be used for dental or vision expenses. You may also have a dependent care FSA account if you have a qualifying dependent. Check out this [link](#) for additional details:

How long do I have to notify my health insurance provider I need to add a newborn to my coverage?

Up to 60 days from the birth of the child

Do I have to do anything during open enrollment if I am not changing my health plans?

If you are on a high deductible health plan and make voluntary contributions to a Health Savings Account (HSA) you must submit a change of enrollment form annually. You may also make your annual election online during open enrollment. You must make the HSA election annually, even if the amount elected *does not* change from year to year.

Can I change the amount I contribute to my HSA account during the year?

Yes, you can change the amount you contribute at any time during the year. Please call or email a Conference Support Services team member and request a change of enrollment form. The enrollment form should be completed with the annual amount you would like to have withheld and returned to the Conference office. The last date you can make any changes for the current plan year is December 4.

I have questions. Who should I contact?

Benefits Access Account Questions	Wespath- 800-851-2201
Medical & Behavioral Health	Bcbsil.com; 866-804-0976
Pharmacy Benefits	OptumRX.com; 855-239-8471
Dental Benefits	Mycigna.com; 800-244-6224
Vision Benefits	Vsp.com; 800-877-7195
FSA, HRA, HSA Accounts	Health Equity/Wage Works; 844-341-6998
Mobile apps which can be downloaded that provide assistance in connecting the participant to their health insurance providers	Benefits Access: For Participants only My Choice: For dependents Virgin Pulse: For participants who are active in the wellness programs

I have heard about the wellness programs, but I haven't had time to research these benefits. Can you tell me more about the incentive programs included in my benefits package?

Yes. Click on this [link](#) for additional information.

Can my spouse stay on Conference health insurance after I retire even if they are not retirement age?

Yes, a spouse and eligible dependents may stay on the same health insurance plan they are currently enrolled in after the participant retires. The coverage for the spouse/dependent will be considered self-pay to the participant. For additional information on the retirement process [click here](#).