

## Eligibility for Group Health, Life and Dental Insurance

### *Employee Eligibility*

Employees who are regularly scheduled to work 20 hours or more per week are eligible for Health Insurance under MGL Chapter 32B. The Affordable Care Act (ACA) requires that employees who work 30 hours or more per week are also eligible as well as employees who work an average of 130 hours per month for a designated “look-back” period (the Town uses the period from April 1 to March 31), will be offered insurance coverage during open enrollment for a one year “stability period” (the town designated the plan year, July 1 to June 30 as the stability period). If you have any questions regarding eligibility, please contact the [Benefits Administrator](#).

### *Retiree Eligibility*

Retired employees of the Town who are 65 or over and Medicare eligible (Parts A&B) are prohibited from participating in the Town’s regular group health insurance plans, as Medicare is to be the primary payer of health insurance costs for retirees with Medicare eligibility. For information about the available Medicare Supplemental, Wrap, or Advantage Plans please visit <https://www.eastlongmeadowma.gov/508/Medicare-Plans> or call the [Benefits Administrator](#).

Retired employees of the Town and/or their spouses age 65 or over who are not eligible for Medicare Parts A&B may remain on the Town’s regular group health insurance plans.

Retired employees of the Town and/or their spouses under age 65 who will be eligible for Medicare Parts A&B at age 65 may remain on the Town’s regular group health insurance plans until attaining the age of 65.

Retired employees responsible for providing family coverage for dependents may remain on the Town’s regular group health insurance plans however anyone who is eligible for Medicare Parts A&B **MUST** enroll when eligible. Upon retirement, eligible individuals may participate in the Town’s contributory group health benefit plan, to the extent allowed by the insurance providers, and in accordance with all relevant provisions of MGL Chapter 32B Section 18a provided that they otherwise qualify under MGL Chapter 32B, and further provided that each of the following criteria applies:

- (a) An individual **MUST** be eligible for and receiving a monthly pension as a retiree with the Town of East Longmeadow or East Longmeadow Public Schools. Employees who choose a “lump-sum” payment at the time of separation are not eligible to participate in the Town’s group insurance plans and are offered COBRA and pay 102% of the premium. Employees who terminate employment but “defer” their retirement may remain on the plan by paying 102% of the premium. The above shall apply to retirees after November 29, 2011, and eligibility will continue in cases where the date of retirement was prior to November 29, 2011 and the retiree has maintained coverage.
- (b) If not enrolled in the Town’s group health insurance at the time of retirement an individual may request a one-time opportunity to enroll in the Town’s group health coverage effective on plan renewal or on the date of a qualifying event (death of a spouse, attain Medicare eligibility, change in spouse’s employment, or divorce) provided they submit a completed enrollment form and necessary documentation during open enrollment or within 30 days of the qualifying event.

- (c) If a retiree and/or spouse/dependent terminates enrollment or becomes ineligible for continued enrollment, the retiree and their spouse/dependents will lose eligibility to participate in the future and cannot re-enroll at a future date regardless of a qualifying event or life changes.
- (d) A retiree **MUST** be enrolled in the Town's group health insurance for their spouse and/or dependents to be covered.
- (e) In accordance with MGL Chapter 32B, Section 18a, retirees, spouses, and dependents **MUST** enroll in Medicare Parts A&B when they are eligible for premium-free Medicare Part A.
- (f) In accordance with MGL Chapter 32B, Section 18a, retirees, spouses, and dependents **MUST** provide proof of Medicare coverage upon enrollment. If the individual is ineligible for Medicare, proof of ineligibility status **MUST** be provided during the three months before the date they turn age 65 and annually for open enrollment thereafter. Failure to do so will result in termination from the Town's group insurance plan.
- (g) If a retiree is divorced, the ex-spouse is not eligible to be covered under the Town's group health plan. A retiree, of the Town of East Longmeadow, **MUST** provide written notification to the [Benefits Administrator](#) within thirty (30) days of any change in marital status.

## **Enrollment Rules for Covering Spouses and Dependents**

### ***Eligible Spouses***

The subscriber may enroll an eligible spouse for coverage under their health and/or dental plan membership. An "eligible spouse" includes the subscriber's legal spouse and in certain instances an ex-spouse of an actively employed subscriber may be covered.

### ***Eligible Dependents***

The subscriber may enroll eligible dependents for coverage under their health and/or dental insurance plan membership. The subscriber's "eligible dependents" include: a child until the age of 26 (Note: The child may be married or unmarried and is not required to reside with the subscriber!). These include the subscriber's or legal spouse's dependent children who qualify as dependents as subject of a court order which requires the subscriber to provide health insurance for the children. These may include:

- a) A newborn child – the effective date of coverage for a newborn child will be the child's date of birth provided that the subscriber formally notified the [Benefits Administrator](#) within 30 days of the date of birth.
- b) An adopted child – the effective date of coverage for an adopted child will be the date of placement with the subscriber for the purpose of adoption. The effective date of coverage for an adoptive child who has been living with the subscriber and for whom the subscriber has been getting foster care payments will be the date the petition to adopt is filed. If the subscriber is enrolled under a family plan as of the date he or she assumes custody of a child for the purpose of adoption, the child's health care services for injury or sickness will be covered from the date of custody.
- c) A child who is recognized under a Qualified Medical Child Support Order as

having the right to enroll for health care coverage.

- d) An unmarried disabled dependent child may maintain coverage under the subscriber's health plan membership. The child **MUST** be either mentally or physically handicapped so as not to be able to earn his or her own living, as determined by the health plan carrier. The subscriber **MUST** make arrangements for the disabled child to continue coverage under the family contract no more than 30 days after the date the child would normally lose eligibility.

### ***Eligible Surviving Spouse/Dependents***

If an eligible employee dies while an active employee, and the employee meets the requirements for the surviving spouse to receive benefits under the Hampden County Regional Retirement Board or Massachusetts Teachers' Retirement Board rules, the surviving spouse and eligible dependents may continue the Town's group health insurance coverage.

The surviving spouse and/or dependents of a retiree are eligible to continue coverage on the Town's group health insurance coverage and the Town's contribution rate will continue. The surviving spouse **MUST** be enrolled for the dependents to be covered by the Town's group health insurance. It is not necessary for the surviving spouse of a retiree to be receiving a monthly retirement benefit.

A surviving spouse cannot enroll in the town's group insurance if not enrolled at the time of death of the employee/retiree. Participation may continue as long as the dependents meet all plan eligibility rules.

Should the surviving spouse remarry, eligibility for participation ends as of the date of the marriage. A surviving spouse **MUST** provide written notification to the [Benefits Administrator](#) within thirty (30) days of any change in marital status.