When can an employee enroll in Tech Needs Health Plans?

There are a few times an employee can enroll in our health plan.

1. When an employee is hired. The employee will be eligible if they are working a minimum of 30 hours or more per week and have completed their 59 day waiting period.

Ex: An employee starts on Feb. 4th. The employee will be eligible the first of the month following the 59 day waiting period. The start of the employee’s coverage would be May 1st.

1. The employee has a “qualifying life event”. An example of the most common life events include getting married or divorced, having a baby, being on a parents plan and reaching the age of 26 or losing coverage if on a spouses plan and they lose their job.
2. During the Company’s annual Open Enrollment period. The employee would be eligible for coverage on January 1st.

Ex1: an employee starts on Nov. 15th. The employee can enroll in our health plan and their coverage will be effective Jan. 1st.

How does an employee view their insurance plan options and enroll?

 Employees can view their coverage choices in one of two ways:

1. By telephone call (800) 865-9164. There is a Benefit Consultant available to employees 24/7 (multi-lingual) to explain your options and answer any questions you may have.
2. Online [**https://www.eenroller.net/login.asp?ST=TNDS2223**](https://www.eenroller.net/login.asp?ST=TNDS2223)

The user name is the first six letters of the employee’s last name and the last four digits of their social security number (no spaces/no hyphens). Example: George Washington - WASHIN9999, or Jane Doe - DOE9999.

The password is the last four digits of the employee’s social security number.

What happens if an employee is enrolled in our health plan and their assignment ends?

If an employee’s assignment ends the employee will be offered continued coverage under COBRA. The employee will have up to 60 days from date of COBRA notice to elect continued coverage under COBRA.

If the employee elects not to continue their health coverage at this time and they are rehired within 13 weeks there is no waiting period to restart first of the month, if it is longer than 13 weeks then they will need to meet the first of the month following 59 day waiting period in order to be eligible for coverage.

What happens if an employee restarts during the year?

If an employee is rehired by Tech Needs within a thirteen (13) week period and Cobra was not elected, the employee can resume their health coverage beginning the first of the month following their return to our employ. Ex. Employees assignment ends on June 2, 2015. The employee is rehired on August 15, 2015. The employee can then resume their coverage effective September 1, 2015. If an employee is rehired after the thirteen (13) week gap in service then they are treated as a new hire for insurance purposes and the 59 day waiting period for coverage applies.

Can an employee chose coverage for dependents but not themselves? No. If an employee wants to have health insurance for their spouse or children, they also need to be enrolled in the health plan as well.

When will the employees insurance premiums start to be deducted from their paychecks?

The employee will start to see their weekly insurance premium deducted on a pretax basis one (1) week before their insurance benefit starts?

Ex. If the effective date of coverage is February 1, 2016, the first premium deduction will be deducted from the employee’s paycheck on Jan 28th, 2016.

What happens if an employee misses a deduction due to being out of work?

If you are still currently working but do not work for a week due to vacation, illness or a company shutdown your missed premium will be deducted from your paycheck on the next weeks’ paycheck.

Can an employee cancel their insurance coverage at any time during the year?

Once an employee enrolls and their coverage begins in an insurance plan they cannot terminate their coverage while they are actively employed by Tech Needs until the next open enrollment period unless there is an applicable life event.

Can an Employee elect coverage in Dental or Vision insurance without enrolling in our health plan?

Yes eligible employees can elect Dental and or Vision insurance and not Health insurance if they chose. The same waiting period of the first of the month following 59 days applies before coverage will be active.