



Kristen Crandall • Assistant Superintendent of Finance & Business Development
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TO: All Employees & Retirees Enrolled for Family Health Insurance

FROM: Kristen Crandall, Assistant Superintendent for Finance & Business Development

DATE: September 2021

RE: **2021-2022 Changes in Health Insurance Eligibility**

As an employee or retiree enrolled in a family health insurance policy, it is your responsibility to notify Ellen Hogan in the Human Resources Office, in writing, when a new family member becomes eligible for coverage under your policy also, when any individual covered under your health insurance becomes ineligible for coverage under your policy and when applicable, you will receive individual information regarding continuation of coverage under federal COBRA legislation from American Benefits Group (sister company to our broker Rose & Kiernan, Inc.).

Please notify Ellen when any of the following occurs at 298-5000 x40113:

1. When a child covered under your policy reaches his/her 26th birthday.
2. When a spouse covered under your policy is no longer eligible for coverage under your policy due to divorce or a legal separation agreement.
3. When any person covered under your policy dies.
4. When any person covered under your policy no longer meets any other requirement for eligibility for coverage under your policy.

This notification is especially important when you cover only one dependent on your family policy and that dependent then becomes ineligible for coverage under your policy. In such cases, the policy should be changed from family to individual coverage. Should your status then change in the future and you are again eligible for family coverage, you should notify Ellen.

If you fail to notify Ellen, the District may continue to pay the insurance company the significantly higher family premium when only the individual premium should be paid. In such cases, the District may seek to recoup from you all improperly paid premiums.

Please contact Ellen Hogan (298-5000 x40113) if you have questions, regarding who is covered under your policy. Please note that Health Insurance information is available on the District website: <https://www.wappingersschools.org/domain/1847>