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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 2022  
RE: **2022-2023 Changes in Health Insurance Eligibility**

As a WCSD employee or retiree that is enrolled in a family health insurance plan, it is your responsibility to notify Ellen Hogan, Benefits Coordinator, in writing, when a change is needed to your coverage.

Ellen should be notified when:

1. Any individual covered under your health insurance becomes ineligible for coverage.
2. A child covered under your policy reaches their 26<sup>th</sup> birthday.
3. A new family member becomes eligible for coverage.
4. A spouse is no longer eligible for coverage due to divorce or a legal separation agreement.
5. Any person covered under your policy dies.
6. Any person covered under your policy no longer meets any other requirement for eligibility.

Notification is especially important when only one dependent is covered on your family policy and that dependent becomes ineligible for coverage. In such a case, the policy should be changed from family to individual coverage. Should your status change in the future and you are again eligible for family coverage, notification is again needed. If Ellen is not made aware, the District may continue to pay the insurance company the higher family premium rate when only the individual premium should be paid. In such cases, the District may seek to recoup from you all improperly paid premiums

When applicable, you will receive individual information regarding continuation of coverage under federal [COBRA](#) legislation from Prime Pay.

Ellen Hogan is available to answer any of your Health Insurance questions.er your policy. Information can also be found on the [Health Insurance Website](#).