TO: Employees and Retirees of the Wappingers Central School District

FROM: Kristen Crandall
Assistant Superintendent for Finance and Business Development

DATE: November 13, 2019

RE: IMPORTANT Reminder: Eligibility for Health Insurance Coverage

This is an important reminder regarding the health insurance coverage provided to you and your family through the Wappingers Central School District (WCSD).

WCSD delivers high-quality health insurance benefit plans to you and your dependents, in the most economical manner possible. It is important that all members and their dependents who are eligible for coverage are enrolled in the plan when they first become eligible. Our contract with the health insurance carrier allows enrollment after qualifying events, which essentially are life event changes (e.g., marriage; birth of a natural born child; adoption or proposed adoption of a child, etc.). These events may allow first-time eligibility before the regular open enrollment period. We want to remind you to review your benefit contract so that you have an understanding of when you can enroll a dependent on your Plan.

The time to enroll a new dependent occurs within 60 days of the date of the qualifying event, and if this is properly done on time, coverage will become effective on the date of the qualifying event. Please contact Ms. Ellen Hogan (845-298-5000 x40113) and complete the needed paperwork to add your dependent in a timely manner. This will prevent any gap in coverage should health insurance benefits be needed. Delay in notice to Ms. Hogan beyond the 60-day time limit may delay enrollment until the next open enrollment period.

Qualifying events may cause a person to become ineligible for coverage (e.g., a dependent ages out of the Plan; the employee and spouse become divorced; or domestic partnership ends, etc.). It is important that you notify Ms. Hogan immediately so that the ineligible dependent can be removed from the Plan, and uncovered expenses can be avoided.

We are proud to continue providing our members with quality health insurance coverage, and we appreciate your cooperation in notifying us immediately when a qualifying event occurs for you or your dependents.

Please contact our Ms. Hogan at 845-298-5000 x40113 or ellen.hogan@wcsdny.org should you have questions.