Frequently Asked Questions
About
Health Insurance

How do I enroll in a health plan?

You must complete an enrollment worksheet for year 2001 benefits and return the completed form to Melissa in room 1105. Refer to the benefits booklet for an explanation of the various plans available, premium costs, and instructions on how to complete the enrollment form. **The enrollment worksheet must be completed within 60 days from your effective date of employment.** You must make your health plan selections carefully as you will not be able to make your changes to your coverage until the next open enrollment period (generally October of each year) which would have an effective date of January 1st of the following year.

How do I enroll my spouse and dependents in a health plan?

There is a place to list dependent information on the enrollment worksheet. Appropriate documentation is required for dependent coverage. A marriage certificate is required for a spouse, and a birth certificate for a child. Should you marry or have a child after enrolling in a plan, you have 60 days from the event to add your dependent by submitting another form along with the required documentation. If your spouse or child enters the country after you have enrolled in a plan, you have 60 days from the date of their arrival into the U.S. to add them to your coverage. You must complete another enrollment worksheet and provide proof of entry into the country (visa stamp or airline tickets) and certificates of relationship (marriage or birth).

How will I know that my coverage has taken effect?

**IT IS THE EMPLOYEE’S RESPONSIBILITY TO VERIFY THAT THE CORRECT HEALTH INSURANCE PREMIUMS ARE BEING DEDUCTED FROM THEIR PAYCHECK EACH PAY PERIOD.** Allow 4-6 weeks after submitting your enrollment form for health insurance deductions to appear in your paycheck. Check these deductions carefully for correct listing of plans and coverage levels. You should then receive insurance cards and plan information direct from your insurance carrier 7 to 10 days after you see the first deductions in your paycheck. If after six weeks you have not seen any deductions, please see Melissa in room 1105 right away so that we may investigate.

What if I need to see a doctor before I have received deductions or insurance cards?

If you need to go to the doctor before deductions begin, use the health insurance program you signed up for. You may have to pay at the time of the doctor’s visit and then file a claim for reimbursement through the insurance company after you coverage becomes effective. In addition, you will have to make your effective coverage date retroactive to the date of your employment. You can do this by contacting the Employee Benefits Office and making arrangements to pay your portion of the premium for this period.

What do I need to do if I move or change my social security number?

It is very important that you notify both Pauline in payroll and me immediately if you have changed addresses or received a new social security number. Payroll records and health insurance records must both be kept current and there is paperwork that needs to be completed for either of these situations. **It is vital that your social security number be accurate in both payroll and health insurance records, or your coverage may be jeopardized.**

Should you have any further questions regarding these policies, or would like to obtain more information about specific benefits, please contact me at:

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