

RISK MANAGEMENT NEWS

Lubbock ISD— Risk Management Newsletter

2022 WELLNESS PROGRAM - STARTS 1/1/2022

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Starting early makes a difference in working on your health and wellness— it not only makes a difference in your personal health, but it makes a difference in receiving a monthly premium credit of \$75.

Each year, Lubbock ISD implements a wellness program with its wellness partner, iaWellness.

The 2022 Wellness Plan has been established, and we highly recommend you start early in 2022 in completing the requirements so that you receive the credits for a premium reduction in 2023 (and for new employees—partial credits for 2022). The 2022 requirements are on our website—you can locate that information by clicking on the link below:

[Risk Management Webpage—Information](#)

Qualifying Life Events— New Process

A Qualifying Life Event is a birth/adoption, death, marital status change, spouse/dependent employment change or coverage loss in which you may apply for insurance outside the normal annual enrollment period. Changes outside of a regular open enrollment period are to be made inside a 31-day window of the event with the appropriate documentation submitted for consideration. If submitted after the 31-day time limit, those requests will be denied, and you will have to wait until annual enrollment.

Beginning January 1, 2022, to submit a qualifying life event, you go through the NEW enrollment platform, FFenroll, which is located on our website as well as under Lubbock ISD Links on your Lubbock ISD computer, Staff, Benefits Enrollment (FFenroll) (instructions are also on the Risk webpage) - contact Risk Management with any questions.

Risk Management Department:

- Lisa Thompson, Executive Director—extension 0235
- Vaun Murphrey, Benefits Specialist—extension 0283
- Lucinda Lucero, Clerk—extension 0280
- Jamie Flores, Executive Secretary —extension 0282

Who Can Be On My Insurance?

In order to add someone to your health insurance policy, you must first show an insurable interest. That generally limits the people you can add to your insurance to be immediate family members/relatives and are usually your spouse, children, etc. This arrangement must be recognized by law to be eligible.

If you want your stepchildren to be added to your insurance, there must be a qualifying life event in which they lost coverage, etc., and proof of lost coverage must be provided; also, their biological parent must be on your insurance plan first to add any stepchildren thereafter.

Grandchildren cannot be added unless there is a custody arrangement or proof of legal guardianship or court order for coverage to be provided for the minor child or if the grandchild is a child of your minor child living at the home. The rule of thumb also applies in which they must be an eligible dependent that one is able to claim on one's tax forms with the IRS.

Spouses must be a legal spouse under the law with proof of marriage certificate or a declaration of informal marriage certificate filed with the county clerk's office.

If you believe you have made a mistake and added someone to your insurance that is not eligible, please notify us immediately, and we will assist you with making the correction (*no questions asked*). It is better to address any ineligible dependents now instead of having an issue when claims are filed and a verification of dependency is requested and, if not eligible, you would be responsible for any and all insurance claims, doctor visits, hospital stays, penalties, etc., including any past, present, or future claims or penalties.

Claims Processing Reminder:

Dental Claims go to: Lucinda.Lucero@LubbockISD.org

Living Better Diabetes & Bronze Maternity Reimbursement Claims go to: Vaun.Murphrey@LubbockISD.org

Gym Reimbursement Claims & Hospital Income Plan Claims go to: Vaun.Murphrey@LubbockISD.org

All claims processed within 30-days (for completed requests/forms)