

When can I enroll in the health insurance?

You have 30 days from your date of hire to enroll. To enroll in BlueCross at any other time, you must have a qualifying event or enroll during the open enrollment period.

When does my coverage begin?

There is a 30 day waiting period after date of hire. Coverage begins the first of the following month.

What meets the requirements for a “qualifying event”?

Some examples of a qualifying event are marriage, divorce, birth, adoption or a spouse losing his/her coverage. Please see the BlueCross Insurance Plan Document for a complete list of events. You have only 30 days after the qualifying event to make a change. If you do not meet the 30 day deadline you will have to wait until the next open enrollment.

Who is considered a dependent?

A spouse

A child, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your spouse are the legal guardian

An unmarried child age 26 or over who is or becomes disabled and dependent upon you.

Until what age can my child continue to be covered on the health insurance?

Children can remain on the health insurance until age 26. Please note that children are not automatically terminated from the insurance at age 26. You will need to call the insurance department. If you wait longer than 30 days to notify the insurance department and the change affects your premium there may be a limit to the amount of refund you are allowed.

I need to make an insurance change; can I make it over the phone?

No, a new form needs to be filled out. There are two exceptions: birth of a new child and when a child turns 26. Both of these changes can be made over the phone.

How do I order a new insurance card?

Please contact Monique Landry at mel@andrus.com or Brandy Babineaux at brandy.babineaux@vpsb.net and they will be able to assist you.

How do I find out if a certain procedure, surgery or service is covered by my health insurance plan?

You need to call BlueCross at 800-363-9150 to check on your benefits.

Can I add my husband to my health insurance after I retire?

No, once you retire you **cannot add** dependents unless you acquire new dependents thru marriage, birth or adoption.

I recently turned 65, does this have any effect on my health insurance benefits?

If you are still actively working for the school board there will be not changes to your health insurance benefits. However we do suggest you enroll in Medicare Part A, it is a free benefit to you.

If you are retired, you have to enroll in Medicare A & B. Please bring in a copy of your Medicare card as soon as you receive it. Enrolling in Medicare Part A & Part B will result in a reduction of your premiums and you will not longer pay co-pays or deductibles except for prescription drugs.

If my employment is terminating (i.e. quit or terminated) or my dependent is losing eligibility (i.e. divorce, child turning age 26 etc) can health insurance be continued?

Yes, through Cobra. You will receive enrollment information at your last known home address. Please note that Cobra premiums are based on the total premium, you will be paying both the employee share and the Board share.

My spouse has a very generous benefit plan at this job and I intend to stay on his insurance until I'm ready to retire and then we will both enroll in the School Board's plan. How soon before I retire do I need to sign up?

The School Board enacted a vesting schedule in May, 2005, that states you had to be on the health insurance April 30, 2005 to be grandfather or the board's portion of the retiree premium is based on the numbers of years you participated in the health insurance program. You would have to have 20 years on the insurance to be fully vested.

For example if you only have 11 years with insurance coverage when you retire you would pay the employee premium (\$240) plus 50% of the board premium ($\$345 * 50\% = \172.50) for a total monthly premium of \$412.50.

I worked in another parish for 15 years and I plan on retiring from the VPSB in 10 years, does that mean I'm not vested?

The vesting policy states that if you were previously employed by another Louisiana public school system(s) and are able to provide proof of health insurance coverage of at least 10 years with said employer(s) and work for the Vermilion Parish School Board at least 5 years we will give you credit for the years in the previous school systems health insurance plans. You are responsible for furnishing verification of coverage from the other school district(s) within 90 days of hire.