

Employer Quick Reference

Employee & Dependent Eligibility Guidelines



Use this grid as a quick reference for how to submit an application to Scott & White Health Plan. Start by locating your application type. The Grid will tell you the effective date and the appropriate forms needed to enroll an employee.

Important Note: In all instances, the employee must have met the employer's established waiting period before coverage for employee or dependents will be effective. Your waiting period is listed on your rate confirmation form.

Application Type	Application Period	Effective Date	Forms Needed
New Employee	Signed & received by SWHP within 31 days before/after effective date	In accordance w/employer's waiting period	Signed application w/date of employment noted.
Existing Employee @ Open Enrollment	Signed & received by SWHP within 31 days before/after anniversary date of Group.	Employer Group's anniversary date. Employee must have completed the new hire waiting period.	Signed application w/date of employment noted.
Part-time employee going to full-time	Signed and received within 31 days of changing to full-time	1 st of month after receipt of application.	Signed application with date of PT to FT noted.
Existing employee with loss of other coverage; or existing enrollee adding spouse and/or dependents due to loss of other coverage. (See Late Enrollee P&P for further clarification of eligibility due to loss of other coverage.)	Signed & received by SWHP within 31 days of the termination date of the other coverage.	Effective 1 st of month after receipt of applications. (Exceptions may be made for groups with cafeteria plans, based on their written eligibility guidelines.)	Signed application form; declination form (or other proof) indicating SWHP coverage wasn't elected due to other coverage; proof of term date of other coverage.
Existing employee, who previously declined coverage, who has newborn child, newly adopted child, or new spouse	Signed and received by SWHP within 31 days after the birth of child, adoption of child, or marriage, as applicable	If newborn child or newly adopted child, effective on the date of birth or date of adoption. If new spouse, effective 1 st of the month after application received by SWHP. (Note: Employee, spouse and applicable newborn or adopted child may be added at this time only, all other dependents will be late enrollees, or can be added at next open enrollment date.)	Signed application form with proof of adoption, marriage, or birth as applicable. To add a Common-law spouse, the employee must provide a 'Declaration of Informal Marriage' as proof of common-law marriage. Either the date of the certificate <u>or</u> the date indicated as the date of marriage will be the 'event date' to begin the 31 days.

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Existing subscriber adding newborn child	Signed and received by SWHP within 60 days of newborn child's date of birth	Effective on the newborn child's date of birth (Note: Spouse and applicable newborn or adopted child may be added at this time only, all other dependents will be late enrollees. Spouse will be effective 1 st of the month after application received by SWHP.)	Signed application form. (may be required to provide proof of child's eligibility)
Existing subscriber adding new spouse and/or children (other than newborn or newly adopted child)	Signed and received by SWHP within 31 days of the date of marriage, or acquisition of child	Effective 1 st day of the month after application is received by SWHP	Signed application form, with date of marriage, etc. indicated (may be required to provide proof) To add a Common-law spouse, the employee must provide a 'Declaration of Informal Marriage' as proof of common-law marriage. Either the date of the certificate <u>or</u> the date indicated as the date of marriage will be the 'event date' to begin the 31 days.
Existing employee adding newborn grandchild	Signed and received by SWHP within 60 days of newborn grandchild's date of birth	Effective on the newborn grandchild's date of birth (Employee must have completed the new hire waiting period.)	Signed application form Grandchild affidavit (may be required to provide addt'l proof)
Existing employee adding grandchild other than a newborn	Signed and received by SWHP within 31 days of grandchild coming to reside with employee	Effective 1 st of the month after receipt of application by SWHP. If past the 31 days, grandchild will be a late enrollee	Signed application form and grandchild affidavit (may be required to provide addt'l proof)
Existing employee with court order to provide medical coverage to child/children	Signed and received by SWHP within 31 days after receipt of order by employer	The date order is received by employer, or SWHP, whichever is earliest. Employee must have completed the new hire waiting period. Only employee & MSO dependent can be added; others (including spouse) will be late enrollees, or can be added at next open enrollment.	Signed application. Court order, National Medical Support order, or letter from Attorney General's office. Legal department is responsible for review/approval

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Existing employee with court order to provide medical coverage to spouse	Signed and received by SWHP within 31 days after issuance of the order	The 1 st day of the month after the order & application is received. (Employee must have completed the new hire waiting period.)	Signed application Court order. Legal department is responsible for review/approval. (Must be legal spouse.)
Existing employee adding newly adopted child	Signed and received by SWHP within 60 days of adoption, or date adoption proceedings began	Date of adoption, date the child was placed in the subscriber's home for adoption, or date the subscriber became a party to a lawsuit for adoption. (Employee must have completed the new hire waiting period.)	Signed application Proof of adoption placement, lawsuit for adoption, or adoption
Employee returning from Military Leave (Must have been covered by SWHP prior to leave)	Signed & received by SWHP w/in 31 days of returning to work	Date employee returned to work	Signed application w/date of return noted. Refer to separate "USERRA" policy for further information.
Employee returning to work after absence of less than 1 year. (Must have been covered by SWHP prior to termination date.)	Signed & received by SWHP within 31 days before/after effective date.	In accordance w/employer's waiting period – <u>or</u> – date of rehire, if employer has written policy allowing waiver of waiting period.	Signed application with date of rehire noted.
Employee returning from LOA (non-military), at an employer who does not allow coverage during LOA. (Must have been covered by SWHP prior to leave.)	Signed & received by SWHP w/in 31 days of returning to work	1 st of month after employee returns to work	Signed application w/date of return noted.
New group to SWHP	Signed & received by SWHP within 31 days before/after contract effective date	Effective date is contract start date. Employee must have completed new hire waiting period (unless company has written policy stating new hire waiting period waived for new policy)	Signed app with date of employment noted

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Active EE moved to SeniorCare (SC). Spouse becomes own policyholder. If active EE retires, and group doesn't cover retirees, spouse loses coverage through group. COBRA/COC should be offered to spouse	Must comply with State COC or Federal COBRA for time frame on submitting application or update COBRA/COC administrator	Effective 1 st of the month following event	Signed application or notification from COBRA/COC administrator
Existing Subscriber removes a spouse due to divorce or dependent child due to marriage	Signed & received by SWHP by end of month of event.	Due to SB51, end of the month of notification	Signed application indicating date of divorce or date of child's marriage

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