

FREQUENTLY ASKED QUESTIONS

I. REGARDING HEALTH COVERAGE

Q: When may I enroll for coverage?

A: You may enroll for coverage within 30 days of your date of hire, during an annual enrollment period, or within 30 days of an applicable qualifying event.

Q: Once I have enrolled, may I cancel my coverage at any time?

A: In accordance with the Virgin Islands Code, all Government employees must have medical coverage, either through the Government's plan or via another source. As an active employee, you may cancel your coverage at annual enrollment if you have proof of coverage via another source, or you may cancel your coverage at any time, if a qualifying event occurs, which makes you eligible to receive coverage elsewhere.

Q: When may I add my dependents to my coverage?

A: You may add your dependents to your coverage within 30 days of you or them becoming eligible for coverage (at employment or as qualifying events occur). You will need to submit documents of proof (such as birth certificates, court documents, marriage certificates, etc). If they are not added at that time, you may add them during an annual enrollment period. Evidence of insurability will be required for dependent life insurance.

Q: Can I cover all children who live with me?

A: You may only cover those children who are your natural children (including step children) or legally adopted. To cover any other children under your health insurance, you must present a document showing court appointed guardianship.

Q: Can I drop my dependents from my coverage at any time?

A: You may drop your dependents from your coverage at annual enrollment, or at any time if a qualifying event occurs. You will need to provide proof of the qualifying event in order to cancel coverage.

Q: Do I need to enroll for this coverage if I have coverage elsewhere?

A: If you have coverage elsewhere, or as a dependent under this plan, you may or may not elect to enroll for medical coverage. If you elect not to enroll, you must provide proof of your coverage. You will still be eligible to enroll for basic, supplemental, and dependent life insurance.

Q: Can I be covered under this plan if I lose my other coverage?

A: Losing your coverage is regarded as a qualifying event. As such, you will have 30 days from the date you lose coverage to enroll for coverage under this plan. If you do not enroll within that time, you may enroll for coverage during the next annual enrollment period.

Q: If I no longer work for the Government, can I continue my health coverage?

A: You may convert from the group policy to an individual policy administered directly between you and the Insurance Company. You will have to submit your conversion application within 30 days of your separation.

II. REGARDING LIFE COVERAGE

Q: Can I enroll for supplemental life benefits without taking health coverage?

A: As an employee, you are eligible to enroll for life insurance, including supplemental life, without enrolling for health coverage. If you do not enroll when you are first eligible, you may enroll at annual enrollment, at which time, you may be required to provide evidence of insurability for supplemental life insurance benefits.

Q: If I am enrolled for supplemental life benefits, when can I increase my benefit amount?

A: You may increase your supplemental life benefit amount at annual enrollment only. Evidence of insurability will be required for increases in excess of \$5,000.

Q: If I am participating in Plan A (multiple of salary) for supplemental life, and I receive a salary increase, will I need to complete the evidence of insurability form to receive an increased benefit?

A: As long as you are maintaining your current benefit selection, you will not need to complete the evidence of insurability form to receive an increased benefit. You will only need to complete an enrollment form indicating your new salary amount in order to start the new deduction. The form must be completed within 30 days of the effective date of the increase.

Q: If I am participating in Plan B (flat amount), when may I increase my supplemental life benefit by transferring to Plan A (multiple of salary)?

A: You may transfer to Plan A if you were at the maximum benefit amount for Plan B, and you receive a salary increase, which would result in an increased supplemental life benefit if you transferred to Plan A. You will need to complete an enrollment form indicating your transfer and new salary amount in order to start the new deduction. The form must be completed within 30 days of the effective date of the increase. You may also transfer at annual enrollment.

Q: Can I continue my supplemental life coverage if I no longer work for the Government?

A: You may continue your supplemental and dependent life coverage directly with the Insurance Company, if you no longer work for the Government.