

GROUP HEALTH INSURANCE FREQUENTLY ASKED QUESTIONS

I. HEALTH INSURANCE COVERAGE

Q: When may I enroll for health insurance coverage?

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

Q. Is it mandatory to have dental insurance coverage?

A. Yes. Dental insurance coverage is mandatory because the GVI offers medical and dental insurance as one package to the employees.

Q. What is the effective date of coverage?

A: If you were hired between the 1st and the 6th of any given month, your effective date would be the 1st of the following month. After the 7th, your effective date of coverage would be the 1st of the month following one month of your employment.

Q. If an employee transfers from one agency to the next, what will be the employee's effective date of coverage?

A. The employee's effective date of coverage would be the 1st of the following month.

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 and dental coverage, either through the Government's plan or via another source. As an active employee, you may cancel your coverage during annual open enrollment period 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. Can I change my plan mid-year?

A. A change in health plans can only be made during the annual open enrollment period or due to a qualifying life event. Listed below are frequently occurring qualifying events:

1. You or any of your dependents lost coverage.
2. You gained or became a dependent through marriage, divorce, death, birth, or adoption

Q: When may I add my dependents to my health insurance 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 occurs). You will need to submit documents of proof (such as birth certificates, social security card, court documents, marriage certificates, etc.). If your spouse is eligible but not insured for dependent life insurance, the Evidence of Insurability requirement will be waived for your spouse during the annual open enrollment period.

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

A: You may only cover your natural children, children based on marriage, or children who are legally adopted.

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

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

Q. Can my insurance cover my dependents if he or she gets married or pregnant?

A. Yes. All dependents are covered until their 26th birthday even if he or she gets married or pregnant or working. You may also choose to drop dependents within 30 days of a qualifying event or remove dependents during open enrollment.

Q. If I have a child dependent under the age of 26, and he or she has a baby, will the baby be covered under my plan?

A. No.

Q. Do I need to enroll in the government's insurance plan 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 and dental coverage. If you elect not to enroll, you must provide proof of your coverage. You will still be eligible to enroll for basic, vision, 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 open enrollment period.

Q. If I resign, or have been terminated, when does coverage end?

A. At the end of the same month in which the employee resigned or was terminated.

Q. Can two GVI employees cover the same dependent child?

A. No. The policy does not allow for dual coverage. Therefore, only one GVI employee can cover the dependent.

Q. If I have a newborn but have not yet received the birth certificate, will the card that says "It's a Boy or Girl" suffice?

A. Yes, however you will be required to provide a copy of the birth certificate as soon as it becomes available.

Q. Is a newborn covered for the first 30 days under the parent?

Yes.

Q. If a child has Medicaid can they be added to the plan or will they have to cancel it?

A. Yes, the child can have both Cigna and Medicaid, but it is not recommended.

Q. What will happen to my health insurance if I am placed on Medicare disability?

A. Medicare will become your primary health insurance carrier and Cigna will become your secondary insurance. You will be required to notify the Group Health Insurance unit to do so.

Q. Will my premium change if I am placed on Medicare disability?

A. Yes. Your health insurance premium will reduce once you submit a copy of your Medicare card to the Group Health Insurance unit. Failure to do so, will result in no changes in the premium until a copy of the Medicare card is submitted for the primary holder or dependent.

Q. If a person does not have a social security number, can they still be added to my plan?

A. Yes, they can still be added however, as soon as one is established, it must be submitted to your respective HR officer and the Group Health Insurance unit.

Q. If I am a retiree and turn 65 but have spouse dependents under 65, would their coverage be affected?

A. No. They will remain on the Cigna plan until they turn 65.

Q. If I cancel my health insurance coverage, would I be able to keep my life insurance benefit?

A. Yes. You can continue your life insurance benefit.

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

A. Yes. You can continue with health insurance coverage through Benefit Outsource who offers a Cobra plan. It is 100% paid by the member in addition to a 2% administrative fee. Your information will be sent to benefits outsource who administers this plan.

Q. Am I covered outside of the service area or out of my country?

A. The plan will cover you outside of the United States only if emergency services are required.

Q. How much does my plan cost?

A. Insurance plan costs vary by plan design, the number of people in your family, and their ages. For active government employees, when enrolling for your insurance benefits on Bentek, you will see the costs of the various plans offered excluding life insurance and vision. For retirees, you will receive a payment letter indicating the cost of the plan since rates due change when you are no longer an active employee.

II. LIFE INSURANCE COVERAGE

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

A. If the employee has medical insurance via another source, they are eligible to select basic and/or supplemental life insurance within 30 days of being hired.

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

You can increase your benefit amount through the annual open enrollment period however, an Evidence of Insurability form would be required if it is more than one increment.

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. No. It automatically increases based on your salary 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 can only transfer to Plan A (multiple of salary) during the annual open enrollment period.

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

A. You may convert your supplemental and dependent life coverage directly with the insurance company if you no longer work for the Government by completing a conversion application.

Q. Are you required to designate a beneficiary for life insurance?

A. Yes. It is mandatory for you to list a beneficiary or Beneficiaries in the Bentek system and shares must equal to 100%.

Q. Is it mandatory to list more than one beneficiary?

A. It is not mandatory, but it is suggested to assign a contingent beneficiary if the primary beneficiary dies.

Q. Can a beneficiary use the life insurance to cover the cost of a burial?

A. Yes. A beneficiary can use the life insurance to cover the cost of a burial once they are not minor children under the age of 19.

II. OTHER FREQUENTLY ASKED QUESTIONS

Q. If I am a dependent, am I required to complete the Cigna Health Risk Assessment (HRA)?

A. No. It is only a requirement of the primary person to complete the HRA.

Q. Am I required to complete the Cigna Health Risk Assessment (HRA)?

A. Yes. Cigna active employees and retirees are required to complete the HRA annually. However, completion requirements have been waived for the period of October 1, 2020 through September 30, 2021.

Q. What is Bentek and where can I create an account?

A. Bentek is used as the government's employee benefits center where active members can manage and view their health and life insurance benefits 24/7. To create an account, please visit <https://www.mybentek.com/gvi/#> to get started.

Q. Why haven't I received my new Cigna/United Healthcare card? I am worried that I will not be able to go to the doctor or pick up any of my prescriptions. What if I also lost my card?

- A.
1. For active employees, please reach out to your respective HR Officer where he/she can explain the process of obtaining your new Cigna card. You may need to update your address to a mailing address and not a physical address. Active employees can visit www.mycigna.com where you can obtain a temporary ID card.
 2. For Cigna retirees, please contact the Group Health Insurance Unit directly to update your address. A change of address form will be required. Cigna retirees can visit www.mycigna.com where you can obtain a temporary ID card.
 3. For retirees on United Healthcare, please contact the Group Health Insurance Unit directly to update your address. A change of address form will be required. Also, please contact Customer Service at 1-866-827-9022 to request a new card.