

## **Frequently Asked Questions**

### ***I was just hired, when do my benefits begin?***

***Your benefits begin the 1<sup>st</sup> of the month after your hire date.***

### ***I lost my insurance card, who do I contact?***

***For Excellus contact: 1-800-307-4830, MVP: 1-888-887-6277, UMR: 1-800-826-9781.***

### ***I lost my flexible spending card, who do I contact?***

***You would contact Lifetime Benefit Solutions at: 1-800-327-7130.***

### ***What if I have a newborn?***

***Provide footprints and an enrollment form within 31 of the child's birth, the child will be added the date of their birth.***

### ***What if I get married?***

***Provide a marriage certificate and an enrollment form within 31 days of the marriage date, spouse will be added the 1st of the month after your marriage date.***

### ***What if I get divorced?***

***You will provide a divorce decree and an enrollment form to remove your ex-spouse from the policy within 31 days of the filing date listed on your divorce decree. Your ex-spouse will be removed as of the filing date. \*If you are dropping down to individual coverage you need to indicate this on the form.***

### ***My child was dropped off my dental policy but still in college, what can I do?***

***You can add your child back to your dental policy when their next semester starts. You will submit an enrollment form, a dental certification form, and an enrollment verification from their college. This will be done the month they start their new semester, and their coverage will begin the 1st of the month after their semester begins.***

### ***I lost my insurance coverage and want to enroll with the County, can I do so?***

***You may enroll in the County insurance policy if you lost your current insurance policy within the last/surrounding 31 days. You will provide a "Certificate of Coverage" from your current/previous insurance carrier and an enrollment form, your insurance will begin the day after your insurance ended with your previous carrier. \*If you are outside the 31-day window this must be done during our open enrollment period.***

***I am currently on the County insurance, but I picked up insurance somewhere else, can I drop this coverage?***

***You could drop the County insurance if you picked up insurance within the last/surrounding 31 days. You should submit an enrollment form and a certificate of coverage from your new insurance carrier. \*If you are outside the 31-day window this will need to be done during our open enrollment period.***

***What if I have a name change?***

***You will submit an enrollment form with a copy of your new social security card.***

***What if I change my address?***

***You will update your address with your personnel officer, they will update your address in the County system, and this will generate a report that will be sent to Excellus/UMR - you do not need to do anything further.***

***What if I leave County Service, when will be benefits end?***

***Your benefits will end on the last day of the month in which you worked. You will receive a COBRA offer from Lifetime Benefit Solutions during that time, if you wish to continue insurance benefits at full cost for up to 18 months (subscriber), 36 months (spouse/dependents).***

***AFLAC – how do I sign up and who do I contact?***

***You would contact John Means at 1-844-895-1720 or [John-Means@us.aflac.com](mailto:John-Means@us.aflac.com)***