Changes to Statewide Insurance Products Beginning January 1

There are two changes that will affect statewide insurance products beginning January 1. Statewide products include dental insurance, universal life insurance, vision insurance, and other types of insurance plans that aren't included in the Office of Group Benefits' offerings.

1. Beginning in 2015, premiums for statewide insurance products will be taken out of employees' paychecks before tax, except those products that are not part of the OGB Flexible Benefits Plan (e.g. disability, non-OGB life, long-term care, legal). That means that employees enrolled in the eligible products will see more take home pay.

2. The other change is that employees will only be able to enroll in these products during the annual enrollment period, unless they experience a qualifying event. The enrollment period typically spans the month of October.

   Qualifying events are defined by the IRS. They include things like the:
   - Birth or adoption of a child, or placement for adoption
   - Death of spouse or child, only if the dependent is currently enrolled
   - Your spouse's or dependent's loss of eligibility for other group health insurance
   - Marriage or divorce (once divorced, your ex-spouse is not eligible for dependent coverage under OGB)
   - Medicare eligibility

Employees can continue to enroll in statewide products until October 31. After October 31, no changes can be made until the annual enrollment period, unless the employee experiences a qualifying event.

FAQs

Why is the state making these changes?
Creating a consistent enrollment period for all insurance products streamlines HR administrative process, reduces confusion among employees, and helps the state better align with industry standards.

Do I have to do anything to enroll in the pre-tax option?
No, by enrolling in one of the statewide plans or an OGB health plan, you are enrolled in the premium conversion option.

How do these changes affect employees?
These changes benefit employees by allowing them additional take home pay and reducing confusion by creating a consistent period for enrolling in all insurance products.

What if I enroll in a plan and don't like it?
If you change your mind after annual enrollment is over, you won't be able to change your plan until next year's annual enrollment period unless you experience a qualifying event.

How do I enroll in statewide products?
Visit your human resources department or review your options by visiting the product listing website. If you are interested in a particular product, contact the person listed under the appropriate vendor's webpage. They will assist you with completing the appropriate forms including the payroll deduction form which they will forward to your HR office.