
FRESNO UNIFIED SCHOOL DISTRICT EMPLOYEE HEALTH CARE PLAN

TO: PARTICIPANTS OF THE FRESNO UNIFIED SCHOOL DISTRICT EMPLOYEE HEALTH CARE PLAN
FROM: JOINT HEALTH MANAGEMENT BOARD
SUBJECT: EMPLOYEE HEALTH CARE PLAN AMENDMENT 2020-4
DATE: MARCH 8, 2021

This notice defines important changes to the Fresno Unified School District Employee Health Care Plan **EFFECTIVE SEPTEMBER 17, 2020**. The Joint Health Management Board of the Fresno Unified School District has modified the eligibility provisions for a mentally or physically Disabled Child beyond the maximum age; as well as added a provision allowing for voluntary termination of a covered dependent outside of open enrollment based on other health coverage.

Mentally or Physically Disabled Child

Currently, a mentally or physically disabled child beyond the maximum age of 26 is considered an eligible dependent provided the child is (a) not married and not in a domestic partnership; (b) incapable of self-sustaining employment and is dependent upon the Employee/Retiree for support and maintenance; and, (c) the mental or physical condition existed prior to such child reaching the age of 26. Proof of any mental or physical disability is required 31-days prior to such child's 26th birthday and the District's Benefit Department may require additional proof from time to time.

Effective September 17, 2020, proof of any mental or physical disability is only required prior to such child's 26th birthday; the 31-day requirement has been removed.

Voluntary Termination of Covered Dependents

Currently, employees and retirees are only allowed to voluntarily drop their covered dependents during the annual open enrollment period (October through November).

Effective September 17, 2020, employees/retirees will be allowed to voluntarily drop/terminate their covered dependent spouse, domestic partner, and/or child(ren) outside the annual open enrollment period **if** such spouse, domestic partner, and/or child(ren) gains other health coverage and proof of other coverage is submitted to the Benefit Office.

The dependent(s) will be terminated the last day of the month in which the request was made, or the last day of the month prior to the month the other coverage began, whichever is later.

NOTE:

Employees and retirees are still required to notify the Benefit Office within 60-days of the date their dependent ceases to meet the eligibility requirements of the Plan, including the employee's/retiree's divorce or legal separation, the termination, dissolution or nullification of the employee's/retiree's domestic partnership, or a child's loss of eligibility based on the provisions set forth in the Plan Booklet.

In addition, upon filing or receiving service of the Summons for Dissolution of Marriage, standard family law restraining orders take effect (also called "ATROs" or "Automatic Temporary Restraining Orders"), which restrain individuals from changing or canceling any of the beneficiaries for any insurance coverage, including life, health, automobile, disability, or that which is held for the benefit of either party or your minor children. Based on this, an employee or retiree cannot drop their spouse or domestic partner from coverage while a divorce or dissolution of domestic partnership is pending, unless the spouse/domestic partner agrees in writing.