

Termination Due to Loss of Eligibility (Non-CDHP/HSA)

*Employee Eligible for the Employer Contribution Loses Eligibility
(e.g., resignation, loss of eligibility per WAC 182-12-131, death, or non-payment on FMLA)*

Subscriber is no longer eligible for the employer contribution due to which <u>event</u> ?	Will you key the PAY1 termination within the lower limit date ¹ relative to the <u>event</u> ?	Key termination of coverage...
Resignation per WAC 182-12-131(7)(b)(i)	Yes	The last day of the month of the resignation date specified in the resignation letter
	No	The last day of the month of the later of: <ul style="list-style-type: none"> the resignation date specified in the resignation letter, <u>or</u> the last day of the last month premium was paid in full², <u>or</u> the lower limit date¹ for the current process month³ (Employee not responsible for employee contribution after resignation month)
Loss of Eligibility per WAC 182-12-131(7) (except resignation) (or) Employee enrolled when not eligible per WAC 182-12-114	Yes	The last day of the month premium was paid in full ²
	No	The last day of the month of the later of: <ul style="list-style-type: none"> the last day of the last month premium was paid in full², <u>or</u> the lower limit date¹ for the current process month³
Death	Yes	The last day of the month premium was paid in full ²
	No	The last day of the month of the later of: <ul style="list-style-type: none"> the last day of the last month premium was paid in full², <u>or</u> the lower limit date¹ for the current process month³
Non-payment of employee contribution while on FMLA <i>Delinquent more than 60 days (WAC 182-12-138(1))</i>	Yes or No	The last day of the last month premium was paid in full ²

¹ Lower limit date – The lower limit date is three calendar months before the current process month³. For example: if the current process month is June, three calendar months before would be March, therefore the lower limit date for terminations would be March 31.

² Paid in full – Refers only to the employee premium share being received by or withheld from payroll by the employee's agency. In the event no employee share is required, paid in full refers to the date employer share is paid.

³ Current process month – Identifies the specific period of time for which the insurance system is billing an agency. The begin and end date of an agency's current process month depends on which one of the three invoicing cycles the agency is in.

Termination Due to Loss of Eligibility (CDHP/HSA)

*Employee Eligible for the Employer Contribution Loses Eligibility
(e.g., resignation, loss of eligibility per WAC 182-12-131, death, or non-payment on FMLA)*

Subscriber is no longer eligible for the employer contribution due to which event?	Will you key the PAY1 termination prior to the current month's Carrier Payment Date ⁴ ?	Key termination of coverage...
Resignation per WAC 182-12-131(7)(b)(i)	Yes	If resignation date is in: <ul style="list-style-type: none"> • <u>the current month</u>; key termination the last day of this month • <u>a prior month</u>; key termination the last day of last month
	No	Last day of this month <i>(Employee not responsible for premium after resignation month; WAC 182-08-180(7))</i>
Loss of Eligibility per WAC 182-12-131(7) (except resignation) (or) Employee enrolled when not eligible per WAC 182-12-114	Yes	If loss of eligibility date is in: <ul style="list-style-type: none"> • <u>the current month</u>; key termination the last day of this month • <u>a prior month</u>; key termination the last day of last month
	No	Last day of this month <i>(WAC 182-08-180(7))</i>
Death	Yes	If date of death is in: <ul style="list-style-type: none"> • <u>the current month</u>; key termination the last day of this month • <u>a prior month</u>; key termination the last day of last month
	No	Last day of this month
Non-payment of employee contribution while on FMLA <i>Delinquent more than 60 days (WAC 182-12-138(1))</i>	Yes	Last day of last month
	No	Last day of this month

⁴ Carrier payment date – The CPD is the date PEBB pays the health plan for the current month of coverage. For CDHP/HSA enrollees, premiums cannot be recovered after the CPD. The carrier payment date (CPD) is the 23rd day of each month. If this date falls on a weekend or holiday, the adjusted carrier payment date is the last working date before the 23rd day of the month. For example, 9/23/12 is a Sunday; the adjusted carrier payment date is Friday 9/21/12. See examples below:

Employee Loss of Eligibility	PAY1 Keying Date	Coverage End Date
March 16	March 16-April 23	March 31
March 16	April 24-May 23	April 30

SOE Date	Notification of SOE	PAY1 Keying Date	Coverage End Date
August 31	October 23	October 23	September 30
August 31	October 23	October 24-November 23	October 31

Termination Due to Loss of Eligibility (Non-CDHP/HSA)

Dependent of Employee Eligible for the Employer Contribution Loses Eligibility

(e.g., loss of eligibility per WAC 182-12-260 or death)

Dependent is no longer eligible due to which <u>event</u> ?	Was notification provided within 60 days of date of loss of eligibility or death?	Will you key the PAY1 termination within the lower limit date ¹ relative to the <u>event</u> ?	Key termination of coverage...
Loss of Eligibility per WAC 182-12-260 • Stepchild Note ⁵ • Dual Enrollment Note ⁶ (or) Dependent enrolled when not eligible ⁷ per WAC 182-12-260, or employee enrolled when not eligible.	Yes	Yes	The last day of the month of loss of eligibility
		No	The last day of the month of the lower limit date ¹ for the current process month ³
	No	Yes	The last day of the month of loss of eligibility (COBRA/continuation of coverage <u>NOT</u> allowed)
		No	The last day of the month of the lower limit date ¹ for the current process month ³ (COBRA/continuation of coverage <u>NOT</u> allowed)
Death	Yes	Yes or No	The last day of the month of death
	No	Yes	The last day of the month of death
		No	The last day of the month of the lower limit date ¹ for the current process month ³

¹ Lower limit date – The lower limit date is three calendar months before the current process month³. For example: if the current process month is June, three calendar months before would be March, therefore the lower limit date for terminations would be March 31.

³ Current process month – Identifies the specific period of time for which the insurance system is billing an agency. The begin and end date of an agency's current process month depends on which one of the three invoicing cycles the agency is in.

⁵ Stepchild loss of eligibility – The stepchild relationship to a subscriber ends on the same date the subscriber's legal relationship with the spouse or domestic partner ends through divorce, annulment, dissolution, or termination.

⁶ Dual enrollment is prohibited – PEBB health plan coverage is limited to a single enrollment per individual. A dependent of a PEBB subscriber who becomes eligible as an employee for the employer contribution toward PEBB coverage must return forms to enroll in or waive PEBB medical within 31-days after they become newly eligible. If he or she does not waive medical, termination of coverage as a dependent must coincide with the date coverage begins as an employee.

⁷ Dependent enrolled when not eligible – If a dependent was enrolled when not eligible for PEBB coverage, assume "No" to question "Was notification provided within 60 days of date of loss of eligibility or death?" and key termination of dependent coverage as directed.

Termination Due to Loss of Eligibility (CDHP/HSA)

Dependent of Employee Eligible for the Employer Contribution Loses Eligibility

(e.g., loss of eligibility per WAC 182-12-260 or death)

Dependent is no longer eligible due to which event?	Was notification provided within 60 days of date of loss of eligibility or death?	Will you key the PAY1 termination prior to the current month's Carrier Payment Date ⁴ ?	Key termination of coverage...
Loss of Eligibility per WAC 182-12-260 <ul style="list-style-type: none"> • Stepchild Note⁵ • Dual Enrollment Note⁶ (or) Dependent enrolled when not eligible ⁷ per WAC 182-12-260, or employee enrolled when not eligible.	Yes	Yes	If loss of eligibility date is in: <ul style="list-style-type: none"> • <u>the current month</u>; key termination the last day of this month • <u>a prior month</u>; key termination the last day of last month
		No	Last day of this month
	No	Yes	If loss of eligibility date is in: <ul style="list-style-type: none"> • <u>the current month</u>; key termination the last day of this month • <u>a prior month</u>; key termination the last day of last month (Dependent is not eligible for COBRA)
		No	Last day of this month (Dependent is not eligible for COBRA)
Death	Yes	Yes	If date of death is in: <ul style="list-style-type: none"> • <u>the current month</u>; key termination the last day of this month • <u>a prior month</u>; key termination the last day of last month
		No	Last day of this month
	No	Yes	Last day of last month
		No	Last day of this month

⁴ Carrier Payment Date – The CPD is the date PEBB pays the health plan for the current month of coverage. For CDHP/HSA enrollees, premiums cannot be recovered after the CPD. The carrier payment date (CPD) is the 23rd day of each month. If this date falls on a weekend or holiday, the adjusted carrier payment date is the last working date before the 23rd day of the month. For example, 9/23/12 is a Sunday; the adjusted carrier payment date is Friday 9/21/12. See examples below:

Employee Loss of Eligibility	PAY1 Keying Date	Coverage End Date
March 16	March 16-April 23	March 31
March 16	April 24-May 23	April 30

SOE Date	Notification of SOE	PAY1 Keying Date	Coverage End Date
August 31	October 23	October 23	September 30
August 31	October 23	October 24-November 23	October 31

⁵ Stepchild Loss of Eligibility – The stepchild relationship to a subscriber ends on the same date the subscriber's legal relationship with the spouse or domestic partner ends through divorce, annulment, dissolution, or termination.

⁶ Dual Enrollment is Prohibited – PEBB health plan coverage is limited to a single enrollment per individual. A dependent of a PEBB subscriber who becomes eligible as an employee for the employer contribution toward PEBB coverage must return forms to enroll in or waive PEBB medical within 31-days after they become newly eligible. If he or she does not waive medical, termination of coverage as a dependent must coincide with the date coverage begins as an employee.

⁷ Dependent enrolled when not eligible – If a dependent was enrolled when not eligible for PEBB coverage, assume “No” to question “Was notification provided within 60 days of date of loss of eligibility or death?” and key termination of dependent coverage as directed.