## Termination due to loss of eligibility: Employee

Employee eligible for the employer contribution loses eligibility

(e.g., resignation, loss of employee 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 within the lower limit date <sup>1</sup> relative to the event?	Key termination of coverage	
Resignation per <i>WAC 182-12-131(7)(b)(i)</i>	Yes	The last day of the month of the resignation date specified in the resignation letter	
	No	<ul> <li>The last day of the month of the later of:         <ul> <li>the resignation date specified in the resignation letter, or</li> <li>the last day of the last month the premium and any applicable premium surcharge was paid,<sup>2</sup> or</li> <li>the lower limit date<sup>1</sup> for the current process month<sup>3</sup></li> </ul> </li> <li>(Employee not responsible for employee contribution after resignation month)</li> </ul>	
Loss of eligibility per WAC 182-12-131(7) (except resignation)	Yes	The last day of the month the premium and any applicable premium surcharge was paid <sup>2</sup>	
	No	The last day of the month of the later of:  the last day of the last month the premium and any applicable premium surcharge was paid, <sup>2</sup> or  the lower limit date <sup>1</sup> for the current process month <sup>3</sup>	
Employee enrolled when not eligible per WAC 182-12-114	Yes or No	Prospectively, effective as of the last day of the month as described in WAC 182-08-187(2)(e).  (Premiums and any applicable premium surcharges will be refunded by the employing agency to the employee without rescinding the insurance coverage)	
Death	Yes or No	The last day of the month of death <sup>4</sup>	
Non-payment of employee contribution while on FMLA Delinquent more than 60 days per WAC 182-12-138(2)	Yes or No	The last day of the last month the premium and any applicable premium surcharge was paid <sup>2</sup>	

<sup>&</sup>lt;sup>1</sup> Lower limit date – The lower limit date is three calendar months before the current process month.<sup>3</sup> 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.

<sup>&</sup>lt;sup>2</sup> Paid – Refers only to the employee premium share and any applicable premium surcharge being received by or withheld from payroll by the employee's agency. In the event no employee share is required, paid refers to the date employer share is paid.

<sup>&</sup>lt;sup>3</sup> Current process month – Identifies the specific period of time for which the insurance system is billing an agency. The beginning and end date of an agency's current process month depends on which one of the three invoicing cycles the agency is in.

If premiums and any applicable premium surcharges remain unpaid for 60 days after the death of the employee, the deceased employee's coverage will be terminated retroactively to the last day of the last month in which the premium or any applicable premium surcharge was paid. The retroactive termination of the deceased employee's coverage will impact enrollment eligibility for surviving dependents.

## Termination due to loss of eligibility: Dependent of employee

<u>Dependent</u> of employee eligible for the employer contribution loses eligibility

(e.g., loss of dependent 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 within the lower limit date <sup>1</sup> relative to the <u>event</u> ?	Key termination of coverage
Loss of eligibility per WAC 182-12-260	Yes	Yes	The last day of the month of loss of eligibility
		No	The last day of the month of the lower limit date <sup>1</sup> for the current process month <sup>2</sup>
	No	Yes	The last day of the month of loss of eligibility (Continuation coverage <u>NOT</u> allowed if the qualifying event is divorce or legal separation or the dependent child ceases to meet eligibility criteria described in WAC 182-12-260(3))
		No	The last day of the month of the lower limit date <sup>1</sup> for the current process month <sup>2</sup> (Continuation coverage <u>NOT</u> allowed if the qualifying event is divorce or legal separation or the dependent child ceases to meet eligibility criteria described in WAC 182-12-260(3))
Dependent enrolled when not eligible per WAC 182-12-260 (or) Employee enrolled when not eligible per WAC 182-12-114	Yes or No	Yes or No	Prospectively, effective as of the last day of the month as described in WAC 182-08-187(2)(e).  (Premiums and any applicable premium surcharges will be refunded by the employing agency to the employee without rescinding the insurance coverage)
Death	Yes or No	Yes or No	The last day of the month of death

<sup>&</sup>lt;sup>1</sup> Lower limit date – The lower limit date is three calendar months before the current process month.<sup>3</sup> 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.

<sup>&</sup>lt;sup>2</sup> Current process month – Identifies the specific period of time for which the insurance system is billing an agency. The beginning and end date of an agency's current process month depends on which one of the three invoicing cycles the agency is in.