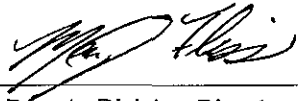


**Title: Correcting employing agency enrollment errors**

**Policy #11-3**

<b>Contact:</b>	Rules Specialist, PEB Division	<b>Effective:</b>	January 1, 2014
		<b>Rescinded:</b>	
<b>Associated RCW:</b>	Chapter 41.05 RCW	<b>Supersedes:</b>	N/A
<b>Associated WAC:</b>	Chapters 182-08 and 182-12 WAC		
<b>Assoc. fed law/reg:</b>	PHSA §2712 [42 USC §300gg-12] Prohibition on rescissions.	<b>Owner:</b>	Policy & Rules Manager, PEB Division
<b>Associated Procedures:</b>			
<b>Associated Forms &amp; Communication</b>	Addendum 11-3A	<b>Approved by:</b>	
		<b>Position:</b>	Députy Division Director, PEB Division
		<b>Date approved:</b>	<u>12-6-13</u>

**Purpose:**

This policy clarifies the requirements placed on an employing agency when the employing agency corrects its enrollment errors according to WAC 182-08-187.

**Policy:**

1. An employing agency must correct enrollment errors according to WAC 182-08-187 as clarified by this Policy #11-3.
2. An employing agency that fails to notify an employee of his or her eligibility for Public Employees Benefits Board (PEBB) benefits as required in WAC 182-12-113 must correct the error according to WAC 182-08-187.
3. An employing agency that fails to accurately enroll an employee's insurance coverage must correct the enrollment error according to WAC 182-08-187. In correcting the error, the "default" enrollment requirement in WAC 182-08-197(1)(b) does not apply if:
  - a. The employee was enrolled to PEBB benefits as a dependent during the period of time he or she was eligible as an employee. In this circumstance the employee is assumed to have waived medical enrollment.
  - b. The employee was self-paying for coverage under LWOP during the period of time he or she was eligible as an employee. In this circumstance health plan enrollment should match the subscriber's LWOP elections. "Default" enrollment applies for medical or dental coverage not self-paid under LWOP.

4. An employing agency that fails to correctly enroll an employee's optional long-term disability (LTD) coverage as elected must correct the error as follows:
  - a. Correct the coverage election back to the effective date of the error.
  - b. Correct the collection of LTD premiums according to WAC 182-08-187(2)(b).
5. An employing agency that fails to correctly enroll an employee's optional life insurance coverage as elected must correct the error according to instructions from PEBB.
6. "Recourse" described in WAC 182-08-187(3) enables and requires an employing agency to provide an employee with an appropriate substitution for retroactive insurance coverage when the employing agency makes an enrollment error.
  - a. An employing agency must determine which of the options described in WAC 182-08-187(3)(a) best provides recourse for the employee's unique circumstance.
  - b. An employing agency must document the recourse solution, and provide a copy to both the employee and the PEBB Program.
  - c. An employing agency's written decision becomes effective fifteen days after receipt by HCA, unless the HCA determines the recourse plan is not acceptable within this time period and notifies the employing agency of its determination.
  - d. An employee may appeal the employing agency's decision by submitting an appeal within 30 days according to chapter 182-16 WAC.