



What stops employee benefit charges? ^[1]

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The following actions stop an employee's benefit charges.

1. **Employee terminated employment**

All of the employee's benefit-eligible appointments (jobs) in the Human Resources Management System (HRMS) have been terminated and approved. If all benefit-eligible appointments (jobs) are not terminated and approved in the HRMS, charges for benefits will continue.

The employee and department are responsible for paying premiums.

2. **Employee loses eligibility**

1. The employee transfers from an eligible job class (job code) to one that is ineligible.
2. A faculty or university staff member (formerly exempt professional) has a permanent percent of time change from 50 percent or greater (eligible for benefits) to less than 50 percent (not eligible for benefits).

For faculty or university staff members with more than one appointment, the sum of their benefit-eligible appointments must drop below 50 percent for them to lose eligibility. For example: Jane Smith is a professional research assistant on job record "0" at 25 percent time and has an additional job of a professional research assistant on job record "1" at 50 percent time. The two benefit-eligible appointments added together make her eligible with 75 percent time.

If her appointment on job record "1" were to drop from 50 percent to 25 percent, she would still be eligible for benefits since the total of both appointments is equal to 50 percent. However, if her appointment on job record "1" dropped to 15 percent, she would lose benefit eligibility, as her combined percent of time would be 40 percent.

3. Classified staff members who drop below 50 percent time appointment lose eligibility for the university plans, but remain eligible for Colorado plans.
4. All employees who change from a regular employee to a temporary employee.

5. All employees who move from a monthly-paid position to a biweekly-paid position.

Note on Short Work Break: When an employee is put on a short work break (appointment end date has expired and the job is not terminated in the HRMS), his/her percent of time remains the same. The department should only change the percent of time if the employee's continuing appointment is changing.

If the employee is not returning to work, the appointment should be terminated. The benefits will not be terminated in the HRMS until any change to the appointment (termination or percent of time dropping below 50 percent that makes the employee ineligible) is approved in the system.

3. **Employee canceled coverage**

The employee has an eligible qualifying life event that may allow him/her to cancel coverage. If the employee elects to cancel coverage due to an eligible qualifying life event, the necessary forms must be completed and submitted to Employee Services within 31 days of the event.

Benefits will discontinue only if these forms are received within this timeframe and the appropriate supporting documentation is attached. If Employee Services is not notified of the employee's intent to cancel benefits, the employee and department are responsible for payment of premiums.

Refund Process (employee and /or department)

If benefits are charged inappropriately, the employee and/or department must contact Employee Services' benefits team to request a refund of benefit charges to the employee, and/or to the department in question.

Insurance Refund Policy ? House Bill 02-1353?The passage of House Bill 02-1353 directly impacts refunds or adjustments requested for medical and/or dental plans. The bill limits time periods in which refunds for premiums can be made.

CU medical and dental plans collect premiums one month before coverage begins. If you expect a refund of premiums, you must contact Employee Services' benefits team by the end of the month in which the request/change takes place. If you contact the benefits team after the end of the month, premium refunds are not permitted from the insurance company.

Colorado medical and dental plans collect premiums at the end of the month during which you'll be covered. If you expect a refund of premiums, you must notify Employee Services' benefits team by the 10th of the month following the one in which the change takes place. If you contact the benefits team after the 10th of the month, premium refunds are not permitted from the insurance company.

If you have questions on the state's refund policy, contact the state benefits office at 303-866-3434.

Source URL: <http://www.cu.edu/employee-services/faq/what-stops-employee-benefit-charges>

Links:

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