



State Personnel Board

Flexible Benefits Program Rules

Georgia Department of Administrative Services

478-2-.05 Effective Date of Coverage. Amended.

(1) **Employment.** The employee's coverage under the Flexible Benefit Program shall become effective on the first of the month following employment for the full preceding calendar month if he is at work on that date. If he is not at work on that date, coverage will be effective on the date he returns to work. Coverage for eligible dependents will become effective on the date the employee's coverage is effective unless the eligible dependent is hospitalized. If the dependent is hospitalized on the coverage effective date, coverage will become effective the date following dismissal from the hospital.

(06- 28-90/07-01-90)

(2) **Re-employment during the Plan Year.** If the employee is reemployed during the same Plan Year during which he previously participated in the Plan, coverage under the Plan shall be re-instated. The department must reactivate payroll and remit premiums and spending account contributions consistent with the options elected by the employee prior to termination, unless a qualifying change in family status occurred during the period of non-eligibility. The employee shall be considered re-employed during the Plan Year if the employee had one or more deductions or reductions prior to employment termination and subsequent re-employment. When the employee is not re-employed on the first workday of a calendar month, coverage may become effective the first of the month following re-employment, provided the agency remits all premiums and spending account contributions. However, in the event that the agency fails to collect payments during the partial month, coverage shall become effective as of the first of the month following re-employment for the full preceding calendar month. The Regulations of the State Personnel Board for Health Benefit Plan shall apply to the health benefits options.

(03-27-97/04-09-97)

(3) **Change in Coverage.** If the employee changes coverage to include eligible dependents based upon acquisition of dependent(s), coverage for the dependents shall become effective on the first of the month following the proper premium payment or dependent



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care spending account contribution. Changes in the health care spending account contribution amounts are not allowed during the Plan Year. For dependent life insurance and dental insurance, if the dependent is hospitalized on the coverage effective date, coverage will become effective the day following dismissal from the hospital. The Regulations of the State Personnel Board for Health Benefit Plan shall be applied to the health benefits option. If such Board Regulation is in conflict with the Internal Revenue Code or Regulations, the Internal Revenue Code or IRS Regulation will govern. (06-28-90/07-01-90)

- (4) **Open Enrollment Change.** The effective date for new enrollments, a change in coverage amounts or the addition of eligible dependents shall be July 1, provided the employee is at work on that day and/or the contractor has approved insurance based on medical underwriting requirements. The applicable regulation for the health benefit option is outlined in the Regulations of the State Personnel Board for the Health Benefit Plan. (06-28-90/07-01-90)
- (5) **Return from Suspension or an Approved Leave Without Pay Within the Same Plan Year.** If the employee is returning from suspension or an approved leave without pay during the same Plan Year in which he previously participated in the Plan, the benefit options and coverages previously selected by the employee will be reinstated. If the employee failed to pay premiums for the insurance options and the health care spending account during the leave without pay, the department shall reduce the employee's salary to collect all premiums and health care spending account contributions for continuous coverage during the period of out-of-pay status, unless circumstances invoke a contractual limitation on coverage. If contractual limitations are invoked, the Administrator shall determine the appropriate premium collection procedures. Benefit adjustments for the health benefits option will go into effect in accordance with the Regulations of the State Personnel Board for Health Benefit Plan. (O.C.G.A. 45-18-52) (12-18-90/01-10-91)



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(6) Return From Suspension or an Approved Leave Without Pay Across Plans

Years. If the employee is returning from suspension or an approved leave without pay in the Plan Year following the Plan Year in which he previously participated in the Plan, the following provisions for benefit options and coverages shall apply.

(06-28-90/ 07-01-90)

- (a) When the absence without pay is twelve (12) or less months and the Employee continued premiums and health care spending contribution for continuous coverage during the leave without pay period, the employee shall have an opportunity to make a selections in accordance with the Open Enrollment provisions. (06-28-90/07-01- 90)

- (b) When the absence without pay is less than six (6) months and the employee did not pay the insurance premiums and health care spending account contributions, the employee will be provided an enrollment period. The employee can re-instate options by paying the delinquent insurance premiums and health care spending account contributions. The employee who chooses not to re-instate options shall be subject to all conditions for enrollment of a current employee, such as medical underwriting, preexisting conditions and late entrant limitations.
(06-28-90/07-01-90)

- (c) When the absence without pay is six (6) or more months and the employee did not pay the insurance premiums and health care spending account contributions, coverages will be terminated in accordance with the Failure to Pay Premium provision. The employee shall be offered an opportunity to re-enroll in the same manner as is allowed during the open enrollment period. The employee shall be subject to all conditions for enrollment of a current employee, such as medical underwriting, preexisting conditions and late entrant limitations.
(06-28-90/07-01-90)



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(7) Upon Return From Suspension or Leave Without Pay Greater Than Twelve (12)

Months. If the employee is returning from a suspension or leave without pay of more than twelve (12) months and the employee paid the appropriate premium amounts for the insurance options, the employee shall be offered an open enrollment period as a continuing employee. (12-20-88/01-19-89)

Note: Dates following each paragraph represent (approval/effective) dates.

Authority O.C.G.A. Secs. 45-18-51, 45-18-52.

History. Original Rule entitled "Effective Date of Coverage" adopted. F. Sept. 25, 1986; eff. Aug. 6, 1986, as specified by the Board.

Amended: F. May 17, 1989; eff. Jan. 19, 1989, as specified by the Board.

Amended: F. Jan 29, 1991; eff. July 1, 1990, as specified by the Board.

Amended: F. Feb. 14, 1991; eff. Jan. 10, 1991, as specified by the Board.

Amended: F. Apr. 22, 1997; eff. Apr. 9, 1997, as specified by the Board.