

Health Insurance and Voluntary Benefits FAQ

- **What makes me benefit eligible?** If you are a classified employee working 4 hours or more per day, or certified .7 or above.
- **Who is our health insurance carrier?** Anthem BCBS. Health insurance is provided through the KY Employees Health Plan (Department for Employee Insurance). State insurance also offers state dental and state vision through Anthem.
- **Voluntary Benefits:** provided through American Fidelity, Chubb, Nationwide, Houchens, MetLife and Legal Shield.
- **I'm a new employee, when does my insurance become effective?** New hire's insurance becomes effective the 1st day of the 2nd month following their first day of work. For example, if you are hired in the month of January, benefits begin March 1.
- **I am a new employee and do not want/need benefits. Do I have to do anything?** Yes. Even if you do not want/need benefits, as a benefit eligible employee in the District, you receive \$50,000 of free life insurance. You must sign up for this and WAIVE health insurance if you do not wish to elect a plan. Failure to do so within 30 days of hire date will result in a defaulted healthcare plan with a payroll deduction. Employees must also meet with American Fidelity and waive benefits if they are not wanted/needed.
- **I am a new hire. How long do I have to submit benefit paperwork?** New hires have 30 days to submit new hire paperwork. **If paperwork is late or turned in at day 30, this can create a delay in benefit deductions beginning and can cause arrears owed for premiums.**
- **I am a transfer. Will my benefits stop?** Employees who are transferring from one job to FCPS (covered under the KY Employees health plan, Dept for Employee Insurance in previous job) must transfer to FCPS within 11 days from previous employer. 11 days or less between job transfers results in a transfer of benefits will no lapse in coverage. More than an 11-day break between employers means employee is treated as a new hire vs. transfer.
- **I am coming out of retirement. Do I have to take FCPS insurance?** In most cases, if you are coming out of the TRS system, you must drop insurance with TRS and take FCPS insurance. In most cases, if you are coming from KRS system, you can waive FCPS insurance and remain on insurance with KRS. Age and other factors could change this, so please contact the Benefits department for specifics.
- **I am Medicaid/Medicare eligible. Can I have FCPS insurance too?** Yes- you can have FCPS insurance and Medicaid and/or Medicare. FCPS would be the primary carrier, Medicare/Medicaid would be secondary.
- **There is extra money being deducted from my paycheck for benefits deductions. Why?** If you notice an irregular deduction, please check your FCPS email for an email from the Benefits department regarding why extra money was deducted for benefit premiums. If you do not see an email, please contact the Benefits office. This could be due to a qualifying event, starting insurance, transfer, timing issues, exceptions due to

late paperwork, or another cause. **Employees should regularly monitor paystubs and notify the Benefits department immediately for concerns to avoid an interruption in service or arrears being owed. 859-381-4131.**

- **There is a refund on my paycheck for benefits deductions. Why?** If you notice a refund on your paycheck for benefit deductions, please check your FCPS email for an email from the Benefits department regarding why a refund was issued for benefit premiums. If you do not see an email, please contact the Benefits office. 859-381-4131.
- **Why did I receive a letter from the department for Employee insurance stating I owe arrears for my benefits when they are automatically deducted from my paycheck?** The Department for Employee Insurance generates and mails letters to employees who owe arrears for state benefits at 30- and 60-days delinquent. This can be caused by a qualifying event, being a new hire, transfers, or any other event where deductions start/stop/change. Please contact the Benefits office to discuss in detail if you receive a letter. 859-381-4131.
- **My doctor's office/pharmacy said my insurance card was cancelled, what do I do?** Contact KEHP at 888-581-8834 or contact the Benefits department at 859-381-4131.
- **What doctor will take my insurance?** Go to the [Anthem website](#) to search for provider.
- **Can I pick-up, drop or change my insurance?** If you have experienced a qualifying event, or life changing event. Other than new hire, qualifying event, or open enrollment, benefit elections cannot be changed.
- **How do I add someone to my insurance?** Complete a qualifying event form. Supporting documentation is needed. Please contact Benefits at 859-381-4117 for assistance for changes with state benefits, and 859-381-4254. **Please be aware that timing when submitting a change plus processing time can cause delays in deduction changes and can result in arrears/refunds being owed to an employee.**
- **How do I remove someone to my insurance?** Complete a qualifying event form. Supporting documentation is needed. Please contact Benefits at 859-381-4117 for assistance for changes with state benefits, and 859-381-4254. **Please be aware that timing when submitting a change plus processing time can cause delays in deduction changes and can result in arrears/refunds being owed to an employee.**
- **When is open enrollment?** Open enrollment takes place every fall (middle of Sept-November for voluntary benefits, and October for state benefits) where elections can be changed to take effect the following Jan. 1.
- **Why have my insurance deductions changed on my check?** Deductions may have changed due to a qualifying event, an approved or denied exception, failure to comply with the Aight Dependent audit, or in rare cases due to non-pay. Please refer to benefit elections and paystubs for further guidance or contact the Benefits office.
- **I resigned/was pink slipped/ retired, when does my insurance end?** This will depend on your contracted position. Case by case situation. Human Resources will send a letter each year to those who are not returning with benefit end date information or employees can contact the Benefit's office for assistance.

- **I want to change my Tax Shelter, what do I do?** Contact your Tax Shelter agent. Once they process, FCPS will receive the information and promptly make change.
- **I want to retire, what do I do first?** Call retirement system to request an application and then contact Misty Stevens at 859-381-4744 to schedule a retirement meeting.
- **What is the Alight dependent Audit?** Alight is a 3rd party that the Department for Employee Insurance uses to verify that spouse and/or dependents listed on your state health insurance are legal. Failure to comply with audit requests will result in spouse and/or dependents being dropped from your state insurance elections.
- **What is the Living Well promise?** All employees that have a health plan through the Kentucky Employees Health Plan (KEHP through Department for Employee Insurance) must complete the Living Well Promise each year to avoid paying a high health premium. The promise must be completed each Jan-July 1. New hires hired after July 1 do not fulfill the promise until the next Jan. Employees can either take a health care assessment online or take a biometric screening and have the results sent in to Living Well. Only 1 of the 2 methods is required to fulfill the promise.
- **I've lost my state insurance card, what do I do?** Contact Anthem at 844-402-5347 for health insurance, state dental, or state vision insurance cards.
- **I've lost my EyeMed insurance card, what do I do?** Contact American Fidelity at 859-338-4905.
- **I've lost my Dental Care Plus Group insurance card, what do I do?** Contact American Fidelity at 859-338-4905.
- **I've lost my Wage Works card, what do I do?** Contact Wage Works at 877-430-5519
- **What is the contact number for the KY Employees Health Plan (Department for Employee Insurance)?** 888-581-8834

Frequently Used Forms

State Forms: [Department for Employee Insurance](#)

Voluntary Benefits: [Current voluntary benefit forms](#)

Leave Forms:

- [FMLA](#)
- [Accommodations](#)
- [Fitness for Duty](#)

Payroll Forms: Current [payroll forms](#) including the Opening/Closing Day Personal Leave Request