

TRI-COUNTY SCHOOLS INSURANCE GROUP

EMPLOYEE BENEFITS

Policy No. 213

Open Enrollment Guidelines

I. Purpose

The annual open enrollment is to allow employees, retirees and their eligible dependents who are enrolled in a TCSIG medical benefits plan the opportunity to enroll in any TCSIG plan offered by their Employer. In addition, employees may enroll their eligible dependents who are not currently under a TCSIG plan without evidence of good health.

II. Annual Open Enrollment Period

- A. The annual open enrollment shall be scheduled from, on or about April 15 to, on or about May 31 of each year.
- B. TCSIG shall have authority to schedule different open enrollment periods when it deems such action to be justified by special circumstances, including but not limited to the ratification of a collective bargaining agreement between member Employers and their bargaining units.
- C. The effective date of coverage following the annual open enrollment shall be July 1 of each year.

III. Benefit Plan Offerings

- A. The benefit plans offered to TCSIG member Employer's employees during the annual open enrollment period shall be limited to TCSIG sponsored medical plans.
- B. The medical plans offered to TCSIG member Employer's employees during the annual open enrollment period shall be at the sole discretion of each individual TCSIG member Employer.

IV. Maximum Benefits

- A. The lifetime and calendar year maximum medical benefits and limitations shall apply to the individual person. The plan limitations and total benefit dollars paid on behalf of each individual shall follow that individual as they move between TCSIG sponsored

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medical plan to medical plan.

V. Participation

- A. Participation by individual TCSIG member Employers in the annual open enrollment shall be at the sole discretion of each individual TCSIG member Employer.
- B. All employees or retirees in an employee group shall be eligible to participate in the annual open enrollment provided they are eligible for and enrolled in a TCSIG plan.
- C. All COBRA participants, active board members, retired board members and retired employees shall be eligible to participate in the annual open enrollment provided that are eligible for and enrolled in a TCSIG plan.
- D. Retirees, at the sole discretion of the Employer, may participate in open enrollment even if the employee group they were in at the time of retirement does not participate.
- E. Each covered dependent of employees, retirees and board members must be enrolled in the same plan as the employee, retiree or board member.

VI. Rate Setting

- A. Each TCSIG sponsored medical plan's rates shall be calculated annually based on a pooled relative value methodology.
- B. All individual TCSIG member Employer's employees within the same employee group shall be on the same rate structure, i.e., composite or tiered, regardless of the plan selected by the employee.

VII. Financial Incentives

- A. TCSIG member Employers shall be prohibited from compensating individual employees in any way (i.e., TSA, money or days off) to select one TCSIG sponsored medical plan over another. It will be acceptable for an Employer to offer a HSA qualified High Deductible Health Plan or Cafeteria Plan to their employees.
- B. Financial incentives which adversely impact the underwriting of the medical, dental or vision plans are prohibited.