



Dependents & Eligibility: Questions & Answers

Please note that providing coverage for ineligible dependents is a gift of public funds and not allowed.

Q 1: What is the definition of a Dependent?

A. Refer to the www.busdbenefits.com website for a complete definition. Click on "Eligibility" and scroll down to "Eligibility Requirements – Dependents".

Q 2: I did not receive the letter, what do I need to do?

A. The letter was distributed to the schools for those individuals who had dependents covered under the medical ages 18 and over (including spouse/partner). The letter was mailed certified to those who did not pick up their letter from their school's office prior to day's end on 4/29/2011.

Q 3: How can I get my certificate of credible coverage before the end of May?

A. The certificate of credible coverage cannot be issued until the coverage actually terminates. If we are notified to terminate coverage for a dependent due to ineligibility before 5/31/2011, we can issue the letter before June 1st.

Q 4: At my spouses' job he/she sometimes has enough hours to be eligible for coverage other months not enough hours. Does he/she qualify or not to be on BUSD.

A. If the individual is eligible – they must enroll in their employer's medical plan. If they are not eligible, you must provide a letter from the employer stating they are not.

Q 5: My dependent is a seasonal worker and employer only provides coverage during the season he/she is working. Would he/she qualify for BUSD?

A. If they are eligible for coverage – they must enroll.

Q 6: My spouse is currently on disability.

A. If the dependent is not currently employed, or eligible for medical coverage through their employer, this individual would be eligible to stay on the District's medical. When the dependent goes back to work and is eligible for an employer's coverage – they must enroll.

Q 7: If my spouse can get enrolled at his insurance prior to June 1st, will he/she be dropped from BUSD coverage on June 1st?

A. If the completed form is returned with the documentation as requested, no – the individual will not be terminated unless we are requested to do so.

Q 8: My son/daughter is 23 and graduated college. He/she is employed but opted to take BUSD insurance because it's better.

A. *Dependent must enroll in their employer medical coverage to remain eligible under the District's medical. Their employer's coverage is primary.*

Q 9: Spouse is employed but still in probation period and doesn't qualify for coverage until after June 1st.

A. *If the individual is not currently eligible for coverage, you must provide a letter from the employer stating such. It is your responsibility to notify the District once the dependent is eligible and has enrolled for coverage.*

Q 10: If my spouse has Kaiser, can we have double coverage.

A. *Yes. If you utilize Kaiser less than 25 times per month, Opt Out may be an option to consider.*

Q 11: My spouse is self employed. What do I need to get?

A. *A statement from the spouse stating such, the name of his company and business phone number. If the spouse has employees and provides medical coverage, they must enroll.*

Q 12: How often will BUSD need to know about Dependent Status?

A. *It is your responsibility to notify the District of any changes in eligibility within 30 days of the event. Failure to do so makes you responsible for any claims or premiums. The District will require reconfirmation twice a year.*

Q 13: My dependent has coverage available through his/her employer and enrolling would cause a financial hardship. Would the dependent still qualify for BUSD?

A. *The dependent would only be eligible if they enrolled in their employer's medical coverage. The District's coverage is secondary for dependents.*

Q 14: Why does BUSD allow us to opt out and be on our dependent's insurance but our dependent is not allowed to be covered under BUSD?

A. *Dependents are allowed to be covered under the District's plan. The coverage is secondary to any other available group medical coverage for eligible dependents.*

Q 15: Other employers do not require this why should we have to?

A. *The District's plan is secondary to any other coverage available.*

Q 16: What happens if I forget to notify BUSD my dependent is employed and has an option for insurance?

A. *You are certifying that the information you submit is correct. You must advise the District of any changes in eligibility within 30 day of the event. If you fail to advise the District of changes, you will be held responsible for premiums and claims that may have incurred during the ineligible period.*

Q 17: If my dependent obtains coverage through their employer prior to May 31, 2011, can I add them back on to the District's coverage?

A. *Yes – the District plan would become secondary.*

Q 18: If my dependent becomes ineligible for insurance with his/her employer, would they qualify for coverage with the District?

A. *Yes – upon receipt of a certificate of creditable coverage from his employer and the necessary enrollment forms.*

Q 19: If my dependent spouse/partner has medical insurance with his employer, would they qualify for coverage with the District?

A. *Yes – the District plan would become secondary.*

Q 20: If my dependent child has medical insurance with my spouse/partner's employer, would they qualify for coverage with the District?

A. *Yes – subject to the Coordination of Benefits.*