

Enrollment/change forms:

1. Please check forms for completeness:
 - Date of hire for new effectives
 - Effective date
 - Social Security Numbers for all health plan enrollees
 - Termination date (last day of coverage)
 - Group Numbers **MUST** be on all enrollment forms
 - Employer name must be on the Eyemed forms
 - Date(s) of birth
 - Address
 - PCP for HMO's
 - Subscriber signature (new effectives, changes, voluntary cancellations)
 - Legible handwriting

2. Late enrollees may enroll for coverage during open enrollment or at the time of a qualifying event. When enrolling someone off anniversary, the effective date is the date of the qualifying event. The health plans require documentation when adding someone off anniversary.
 - Loss of coverage documentation to include all family members that are enrolling due to loss of coverage
 - Adoption/placement papers for an adopted dependent
 - Court order for legal guardianship
 - Divorce decree when necessary
 - Additional information as requested by the health plan
 - An employee/retiree should notify you within 30 days of the qualifying event if they want to make a change. (We have 60 days from the event to process)

3. Proration: Wash Rule: (for invoice transactions)

Adds:

If effective dates is the 1st to the 15th of the month: group is charged for the entire month

If the effective dates is the 16th to the end of the month: group is not charged for the month.

Terms:

If the cancel date is from 1st to the 15th of the month: group is not charged for the month

If the cancel date is from 16th to the end of the month: group is charged for the entire month

Example:

New hire effective **02/05/2017**: group is billed for the entire month of December.

New hire effective **02/21/2017**: group is not charged for the month of December.

A **termination** with an effective date of **02/05/2017** – group is not charged for the month of December.

A **termination** with an effective date of **02/21/2017**- group is charged for the month of December.

- **Coverage starts and stops as of the effective/term dates.**
- Please use the LAST day of coverage on all cancellations.

4. Open Enrollment Transactions:

- When an employee/retiree is changing plans, you need to submit a **cancel form** for the current plan and an enrollment form for the new plan.
- If you have multiple coverage terminations for the **same health plan**, you can use a spreadsheet to send us the data. We will need the following information: (one spreadsheet per plan)
 - Plan name and Group number
 - ID number/SSN of employee
 - Name of the employee
 - Term date

6. Processing surviving spouse enrollment on active plans:

- The employee's coverage must be canceled.
- A new enrollment form must be completed for the spouse as if he/she is the subscriber. The surviving spouse will receive a new ID number from the health plan.

General Items

- Sometimes we receive faxed birth certificates, Medicare cards, loss of coverage documentation, etc., without any notes or cover sheets. It is extremely difficult to identify where this information belongs. It would be helpful to have a cover sheet.
- You can email address changes to GBS. Your employees/retirees must call customer service to update their addresses.
- Your employees/retirees need to contact the health plan customer service area if they need new ID cards or go online themselves to request one.
- If you are using email to send us enrollment forms, you should be using secure email and sending all address changes/enrollments/cancelations to :

enrdept@gsb-consult.com