**Temp Nurse Insurance Reminders**

**When may I enroll in the plan?**

As a full-time and/or part-time employee, you are able to enroll in the Essential StaffCARE program within 30 days of your hire date or Tri State Nursing’s annual 30 day open enrollment period. If you do not enroll during one of these time periods, you will have to wait until the next annual open enrollment unless you have a qualifying life event. You have 30 days from the date of the qualifying life event to qualify.

**When may I make changes to or cancel my health insurance benefits?**

You may cancel or reduce coverage at any time. You will only have 30 days from your hire date to enroll, add additional benefits, or add additional insured members. After this time frame, you will only be allowed to enroll, add benefits or add additional insured members during your annual open enrollment period or within 30 days of a qualifying life event. Coverage will continue as long as you have a paycheck deduction.

**Termination of Coverage**

**Your coverage will terminate:**

on the last day for which premium payment is made following termination of employment or you otherwise cease to be eligible for coverage;

on the last day for which a premium payment was made if you fail to remit, when due, the

required premium payment for your coverage;

on the termination date of the benefit;

on the date that you enter into an armed service on full-time active duty. For information on

continuing benefits after entering into an armed service on active duty, refer to the Uniformed

Services Employment and Re-Employment Rights Act (USERRA) on the following page; or

for any other reason as set forth in the benefit summaries, insurance contracts or other

governing documents for each applicable benefit.

**Missed Premium Payments – IMPORTANT!!**

For any given pay period, if you haven’t worked enough hours to pay your premium via payroll deduction, you may pay your premium by check or money order after completing a *Missed Premium Direct Payment Form*. Please refer to the website or contact Human Resources for this form.

If no deduction has ever occurred for an elected coverage or you are no longer eligible, coverage may not be maintained by direct payments. Additionally, manual payments will not be accepted for a period greater than six consecutive weeks and after 6 weeks of missed payment of premiums by payroll deduction your coverage will be terminated.

You must pay the full premium for all consecutive missed premium payment periods. Partial payments will not be accepted. Your check or money order must be mailed within 45 days after the date on the paycheck from which the payroll deduction would have been taken from your pay. If you miss more than one payroll deduction, you must make up all missed premiums within this 45-day period or claim benefits will not be paid.

*For any additional information and questions, please contact Human Resources.*