Welcome   
Insurance/Benefits

Your benefits are an important part of the overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family, and your way of life. This guide provides some basic answers you may have about your benefits. Please read carefully, along with any supplemental materials you receive.

**Eligibility:**

You are eligible for benefits if you work 20 or more hours per week.

You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

Your legally married spouse.

Your children who are biological children, step-children, adopted children, or children who you have in legal custody (age restrictions me apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

**When Does Coverage Begin?**

**New Hires**: Please complete the enrollment process within **20 days of your hire date**. Coverage is effective on the first of the month 30 days after your date of hire. If you fail to enroll promptly, you will **NOT** have coverage (except for district-paid benefits).

**Open Enrollment**: All elections and changes can be made during the Open Enrollment period. Changes made during Open Enrollment are effective October 1.

**Important Things to Know:**

Check Your Email. All New Hires should have received an important email regarding Insurance and Benefits for New Hires.

Review the 2022-23 Madison County School District Benefits Guide for all products offered.

Contact Ms. Montrell Hawkins to schedule an appointment to complete your enrollment process.

Payroll deductions start a month before your effective coverage date.

**Choose Carefully:**

Due to IRS Regulations, changes to your elections cannot be made until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

Marriage or divorce

Birth or adoption of a child

Child reaching the maximum age limit

Death of a spouse or child

Loss of coverage under your spouse’s plan

You gain access to state coverage under Medicaid or CHIP

**Making Changes:**

To make changes to your benefits elections, please contact Ms. Montrell Hawkins, Employee Benefits Specialist within 30 days of the qualified life event (including the birth of newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted promptly, you must wait until the Next Open Enrollment period to make your election changes.

**Required Information:**

Your name, birth date, and social security number.

Your mailing address and contact number.

If enrolling dependents, you’ll need their names, birth dates, social security numbers, and addresses if different than yours.

Life Insurance beneficiaries, you’ll need their names, addresses, birth dates, and social security numbers. No one under the age of 18 should be listed as a beneficiary.