

Benefit Focus News

September 2013

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Join us for the **kickoff** of the State of Idaho's **NEW** Health Promotion Program

The **Governor** will reveal the **program's name**, plus we'll be handing out **program guides**, **pedometers** and a **healthy snack!**

Where: Jefferson Steps at the Capitol

When: Tuesday, October 1, 2013
12:00pm -12:30 pm

Who: All employees are invited

Welcome, Carla DeLoria!



Join us in welcoming our new Personnel Tech, Carla DeLoria. Carla is your contact for active employee and retiree enrollment and eligibility and COBRA.

Insurance 101: Short and Long-term Disability Coverages

What is disability insurance?

Disability insurance is intended to pay a percentage of employee's current wages when he or she becomes unable to work.

The State of Idaho's disability program can help replace a portion of an employee's income if he/she is ever unable to work due to disability.

What is the benefit amount?

A monthly benefit of up to 60% of employee salary is provided following an unpaid waiting period, provided the disability claim has been approved.

Short-term disability benefits are provided for a maximum of 26 weeks, less the waiting period. Long-term disability benefits may be available after short-term disability has been exhausted.

Both short term and long term disability benefits are directly reduced by income the disabled employee is receiving from any other source like Worker's Compensation, Social Security or the Public Employees Retirement System of Idaho (PERSI).

How do I make a disability claim?

You can make a claim by:

- Contacting your HR office; OR
- Contacting the Office of Group Insurance directly at 208-332-1860.

For more information, view the [Disability Snapshot and Contract](#).

Affordable Care Act Notice of Exchange

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The Affordable Care Act (ACA) requires employers to provide written notice about the existence of the health insurance Exchange (Marketplace) to all employees on or before October 1, 2013. In addition, notices must be provided to new employees at the time of hire beginning October 1, 2013.

The purpose of the notice is to inform employees of the Marketplace, state whether employer plan meets the minimum value standard and advise employees that if they choose to purchase qualified health coverage through the Marketplace they may lose the employer paid contribution.

Employees should be aware that the premiums for health coverage are often paid pre-tax. This means that the amount paid for medical insurance is not subject to payroll tax. The payments for coverage through the Marketplace will be made on an after-tax basis, which will effectively increase the cost of the premiums above the quoted rates.

The Office of Group Insurance is working on the Notice of Exchange and will send the final notice along with further information to our agency HR partners when it is complete.

We appreciate your help, and if we can be of any assistance, please let us know.



Did You Know?

Family members can be **added** or **removed** from medical coverage at **any time**.

All dependents enrolled in a medical plan are automatically covered under the dental plan, unless the employee declines dependent dental coverage. Once dependent dental insurance is declined, it cannot be added until the open enrollment period.

As a reminder, an eligible dependent includes the following:

1. Your legal spouse; and/or
2. Your or your legal spouse's children up to their 26th birthdays, unless the dependent children are eligible to enroll in their own employer based group coverage.

For comments or suggestions for future editions of *Benefit Focus News*, please email: ogi@adm.idaho.gov.

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