

Special Open Enrollment (OE) Period for Hurricane Michael-Impacted Employees

Nov. 19 -Dec. 21, 2018

1. Who can participate in the Special OE Period for Hurricane Michael-Impacted Employees?

This period is intended only for those individuals who were impacted by or were a responder to Hurricane Michael. Agencies are encouraged to communicate this special OE only to those individuals and to NOT send a notice to the entire agency. It is important to communicate this only to the impacted employees to ensure those individuals have the opportunity and the access they need to enroll or make changes.

2. What is the enrollment period for the Special OE Period for Hurricane Michael-Impacted Employees?

It begins at 8 a.m. ET on Nov. 19, 2018, and ends at 6 p.m. ET on Dec. 21, 2018.

3. Do employees need to prove they were impacted by Hurricane Michael to participate in the Special OE Period for Hurricane Michael-Impacted Employees?

No. Employees will not be asked to provide documentation showing they were impacted by Hurricane Michael.

4. What is the effective date of the enrollment changes processed during the Special OE Period for Hurricane Michael-Impacted Employees?

All changes processed as part of the Special OE Period for Hurricane Michael-Impacted Employees will be effective Jan.1, 2019 (same as the normal OE and OE Correction Period).

5. Can employees process their changes during the Special OE Period for Hurricane Michael-Impacted Employees online in People First?

No. Changes during the Special OE Period for Hurricane-Michael Impacted Employees can only be processed by calling the People First Service Center at 866-663-4735.

6. Do impacted employees have to wait until Nov. 19, 2018, to make their OE elections?

No. Employees can make their OE elections in People First before 6 p.m. ET on Nov. 16, 2018, during the OE Correction Period.

7. How do qualified status change (QSC) events impact an enrollee's OE elections?

Refer to People First [GC 245 – QSC changes during Open Enrollment.](#)

- 8. If an employee changes their coverage to a higher-cost coverage after the first or second payroll (biweekly or monthly, based on the employee's pay cycle) has processed, does the employee need to write a check for the missed premium?**

No. Any missed payroll deductions will be processed on the first payroll to process after the employee's election changes are completed.

- 9. If an employee changes their coverage to a lower-cost coverage (same carrier) after the first or second payroll (biweekly or monthly, based on the employee's pay cycle) has processed, how will the overpayment be handled?**

If an employee changes their coverage, resulting in an overpayment after the first or second payroll has processed, the overpayment will be moved to February 2019, reducing the premium amount that will be deducted for February coverage.

- 10. If an employee changes their insurance carrier after the first or second payroll (biweekly or monthly, based on the employee's pay cycle) has processed, will the premiums that were deducted for the previous carrier be moved to the new carrier?**

Yes. An evaluation will be conducted weekly to identify employees who have changed carriers after the payroll has been processed. The premiums will be moved each Friday by People First for the impacted employees. Agencies do not need to submit a move request for this.

- 11. For employees making changes after the first or second payroll (biweekly or monthly, based on the employees pay cycle) has processed, will extra payroll deductions be taken?**

Yes. We will be processing a mass move money each Friday during the Special OE Period for Hurricane Michael-Impacted Employees, so it is possible that some employees may have an extra payroll deduction taken. For example, if the election happens after the weekly move is processed (i.e., change is made on Friday of that same week and payroll runs on Monday) then the full premium will be deducted on the next payroll.

- 12. If an employee cancels their coverage after the first or second payroll (biweekly or monthly, based on the employee's pay cycle) has processed, how will the overpayment be handled?**

Agencies should follow the refund request process to request the employee and any employer contributions be refunded IF the employee cancels their coverage. The refund request forms are available at:

https://www.dms.myflorida.com/workforce_operations/state_group_insurance/for_hr_offices

13. Could an employee making changes during the Special OE Period for Hurricane Michael-Impacted Employees receive insurance cards from more than one carrier for the same plan type?

Yes.

Elections Processed Nov. 19 – 30, 2018: If the change results in a new card being issued, the employee will only receive cards from their selected carrier.

Elections Processed Dec. 3 – 21, 2018: If an employee changes their carriers after Nov. 30, 2018, it's possible they could receive a card from their previously selected carrier and their new carrier. This is possible as the carriers are provided an OE file on Dec. 3, 2018, that includes all selections up to that point. The carriers then use that file to generate and mail cards to new members in December. If the employee changes their carrier after Nov. 30, 2018, the card from the new carrier should arrive by the middle of January.

14. When will employees receive their insurance cards for changes processed during the Special OE Period for Hurricane Michael-Impacted Employees?

Elections Processed Nov. 19 – 30, 2018: If the employee makes a change on or before Nov. 30, 2018, that results in a new insurance card being created and the card will be mailed during December (normal OE process), with the goal of the employee having the new card before Jan. 1, 2019.

Elections Processed Dec. 3 – 21, 2018: If the employee makes a change after Nov. 30, 2018, they will receive their insurance card in the middle of January.

15. Should employees who receive insurance cards from their previously selected insurance carrier destroy those cards?

Yes. If an employee makes a change during the Special OE Period for Hurricane Michael-Impacted Employees and receives cards from both their previous carrier and the new carrier, the card from the previous carrier will no longer be valid and the employee should immediately destroy the card.