

LIFE CHANGE EVENTS: NEW DEPENDENT

Medical Benefits

Natural Birth

Dependent children may be enrolled for medical, dental, or vision coverage within 60 days from the date of birth or placement in the employee's home. A copy of the birth certificate is required by PEHP to add a newborn. If not enrolled during this time period, dependents must wait until the next enrollment period to be eligible for coverage in the next contract year.

Employees know how important medical coverage is, but often forget to enroll newborns with dental. If dental is waived, the child will not be eligible until the following open enrollment period. For peace of mind and effective coverage, sign up for dental at the time of birth and before the baby's first dental appointment.

How does this apply to me?

After the delivery of your baby, remember to add the child. Don't assume that because PEHP paid for the delivery charges that the baby will automatically be added. This is not the case. PEHP needs to have an enrollment form and a copy of the birth certificate. In addition, notify PEHP of the baby's new Social Security number as soon as possible.

Forms

You may add your child to insurance within 60 days of their date of birth by submitting a Medical and Dental Enrollment and Change Form to PEHP. This form is on the PEHP Web site at <http://www.pehp.org>.

Adoption

Adoption benefits for legal or agency fees may be available, subject to plan limitations. To be eligible for adoption benefits, the adopting parent must have been an employee for three months prior to the placement of the child. At the time of placement, the child must be 17 years of age or younger. These adoption benefits will not be payable until the adoption becomes final and proper documentation is provided. Exclusions from coverage relating to adoption benefits include:

- expenses incurred for the adoption of nieces, nephews, brothers, sisters, grandchildren, cousins, or stepchildren;
- transportation, travel expenses, accommodations, passport fees, translation fees, photos, postage, etc.; and,
- living expenses, food, and/or counseling for the birth mother.

How does this apply to me?

At the time that the child is placed in your home, remember to add the child. PEHP must have an enrollment form and a copy of the birth certificate. If you would like to utilize the adoption benefits, all necessary documentation must be submitted for reimbursement. In addition, notify PEHP of the child's Social Security number as soon as possible.

Forms

You may add your child to insurance within 60 days of their date of adoption by submitting a Medical and Dental Enrollment and Change Form to PEHP. This form is on the PEHP Web site at <http://www.pehp.org>.

Dependent//Stepchildren

Children or stepchildren of the subscriber who have never been married, up to the age of 26, and who have a Parental Relationship with the subscriber may be enrolled in PEHP's medical, dental, and vision plans.

How does this apply to me?

If you do not enroll your dependent or step child within 60 days of either date of birth or placement in the home, your child will not have coverage until the next open enrollment period.

Forms

You may add your child or stepchild to insurance within 60 days of birth or placement in your home by submitting a Medical and Dental Enrollment and Change Form to PEHP. This form is on the PEHP Web site at <http://www.pehp.org>.

Term Life

The employee may enroll for Dependent Child Coverage for up to \$10,000. An employee who does not apply for coverage for his or her dependents within 60 days from the date of eligibility must furnish, at the employee's expense, satisfactory evidence of the dependent's insurability before the dependent can obtain coverage. The Plan has the right, if the Evidence of Insurability is not satisfactory, to decline coverage to the dependent.

How does this apply to me?

You may elect Dependent Child Coverage within 60 days from the date of birth or placement in your home, and you may choose up to \$10,000 without providing Evidence of Insurability. In the event of your dependent's death, you (the employee) would receive the death benefit.

Forms

The Term Life form is on the PEHP Web site at <http://www.pehp.org>

Accidental Death and Dismemberment (AD&D Family Plan)

An employee can select a coverage amount ranging from \$25,000 to \$250,000 and each dependent child is automatically insured for 15% of the employee's coverage amount. If an employee has no spouse, each eligible dependent child's coverage increases to 20% of the employee's coverage amount.

How does this apply to me?

Once you have enrolled in the AD&D Family Plan, you would be the beneficiary in the event of your dependent's death. You would receive 15% of the coverage amount that you chose for yourself as the employee. If you don't have a spouse you would receive 20% of the coverage amount.

Forms

The AD&D Form is on the PEHP Web site at <http://www.pehp.org>.

Beneficiary Designation

The addition of a new dependent is a perfect time to review beneficiary designations. See [Beneficiary Designation](#) for details.

Flex\$

If an employee adds a new dependent, there is the option to change Flex\$ elections for dependent care. See [Changing FLEX\\$ Elections](#) for more details.

When making withholding elections regarding dependent care, consider that:

- A qualified day care center, nursery school, babysitter, or nurse can provide care.
- A maid or cook, if part of their job is to care for a person who qualifies for dependent care, is covered.
- A relative who provides dependent day care cannot be your dependent for income tax purposes, and cannot be your child or stepchild under age 19.
- The IRS only allows \$5,000 per couple for dependent day care.

How does this apply to me?

If you are currently enjoying the pre-tax benefits of using a FLEX\$ spending account, you will be able to change your withholding elections whenever you add a new dependent to your coverage. For new parents this is especially beneficial if the baby will be using day services.

WeeCare

WeeCare is PEHP's pregnancy case management service. It is a prenatal risk reduction program which offers educational, consultative and pregnancy case management to expectant mothers.

When a member calls WeeCare within the first or second trimester of pregnancy, pre-natal vitamins may be authorized at 100% through the pharmacy system. The member will receive an additional incentive of \$100 cash, if contact with WeeCare is made during the first trimester, or an incentive of \$50 cash, if contact with WeeCare is made during the second trimester. Cash incentives are payable at the end of the pregnancy. While WeeCare is not intended to take the place of the member's physician or regular prenatal care, it will provide the member with another resource for answers to questions during pregnancy. After initial contact with WeeCare, the member will receive educational materials concerning pregnancy.

How does this apply to me?

You will get paid money after a healthy delivery. Also, you or your spouse will be eligible to access the WeeCare nurses to ask any questions that you might have during the pregnancy. The WeeCare nurses are never to be used as a replacement for your regular physician but are intended to be an enhancement and additional resource during the pregnancy. If you have complications during your pregnancy, the WeeCare nurses will assist you in making arrangements for additional care that might be required. Remember that this benefit is offered free of charge as long as you have PEHP medical coverage.

How to Register for WeeCare and Obtain WeeCare Rewards

As soon as the pregnancy is confirmed, call WeeCare at 538-9943 in the Salt Lake area, or toll-free at 1-800-662-9660 through the rest of Utah. A registered nurse will call back to do a short telephone interview to determine possible risk factors. Following the interview, the expectant mother's care provider will be informed of her WeeCare participation by mail. The mother-to-be will be contacted by mail throughout the pregnancy. Cash incentives will be provided after the birth of the baby if certain criteria are met when registering for WeeCare.

WellCare and Immunizations for Children

PEHP's WellCare Program consists of coverage for routine care. This benefit is also available for CDC recommended immunizations. Consult with your child's pediatrician to find out which immunizations he or she recommends for your child's needs. Applicable co-payments apply.

How does this apply to me?

Your child is eligible to visit his or her pediatrician for wellness visits and immunizations as often as the pediatrician recommends. All you need to do is make your regular office co-payment.

Retirement Plans

Beneficiary Designation

See [Beneficiary Designation](#) for details.

Other

State employees getting married should review the following items and make any changes needed:

Change of Address

See [Change of Address](#) for details.

Update W-4

Employees can update W-4 forms on the Employee Self Service (ESS) System or by filling out a new W-4 Form obtained from the Department of Finance. See [Update a W-4 Form](#) for details.

Obtain Social Security Card for New Dependent

- You can apply for a Social Security Card when the baby is born, or you can apply directly at the [Social Security Administration](#).

FMLA

See [Apply for FMLA](#) for details.