

# 2024/25 Health Benefits Program Quick Start Guide


## For Agency Benefits Contacts

Making benefits administration at your agency a breeze.

## What services can my agency receive from SDRMA as our Benefits Administrator?

SDRMA offers Medical, Dental, Vision, Basic Life and AD&D, Long-Term Disability, Short-Term Disability, and/or Employee Assistance Programs. We pride ourselves on serving as an extension of your staff and being the main point of contact for your HR/Benefits personnel.

As your agency's Benefits Administrator, we:

- answer day-to-day questions on topics like: eligibility, claims, billing, etc.
- ensure satisfaction of COBRA's administration for Medical, Dental, and Vision
- assist with 1095 reporting for medical plans
- maintain a web-based portal (MemberPlus) for HR contacts to:
  - receive notifications (via bell alerts) for important news and events 
  - obtain carrier documentation and monthly invoicing
  - submit enrollments/changes/terminations
- present and host informational webinars throughout the year as they pertain to open enrollment and other important benefits cycles/timelines.
- send out a monthly communication containing carrier information and timely program news



### Renewals

- Each agency is automatically renewed for the new calendar program year with their same plan offerings, unless the agency requests to change a plan or terminate a plan offering
- **January 1st Renewal:** Medical, Dental, Vision, and EAP for First Responders
- **July 1st Renewal:** Basic Life and AD&D, Supplemental Life, Short-Term Disability, Long-Term Disability and EAP
- Late August/early September, an updated Health Benefits Brochure will be available to agencies
- SDRMA will hold an annual, webinar-based renewal meeting in July

*REMINDER: Based on the sensitivity of the information on the enrollment forms, please do not email forms. Only changes that can be made via email are: notice of termination of employment and address changes.*



### Benefit Changes

- Submit enrollment forms with changes via MemberPlus
- Each agency is responsible for keeping the original enrollment forms and changes submitted to SDRMA.
- Businessolver, SDRMA's Third Party Administrator, administers COBRA for medical, dental and vision. They will send a COBRA packet directly to a prior employee and administer their enrollment/ payments.
- In addition to submitting an Ancillary enrollment form to SDRMA for VOYA lines of coverage, a VOYA enrollment form must be completed and kept on file by your agency (in the case that a claim occurs).

### Billing

- Monthly invoices are posted to MemberPlus around the 5th, and payment is due in full around the 22nd.

# Top 5 Frequently Asked Questions (FAQs)

## 1 Q: If an employee has a qualifying event, by when do I need to submit the change to SDRMA?

**A: All Qualifying Events (QEs) should be reported to SDRMA within 31 days of the event.**

- Events reported between 31 and 59 days can be allowed.
- Events reported 60 or more days from the event date will need to have Pool review and consideration.
- Mid-Year Qualifying Events - will always need an enrollment form and affidavit because the affidavit confirms you have formally verified the event (e.g.: birth of a child, adoption, award of legal guardianship of a child, marriage, death, loss or gain of new group coverage, etc.).

## 2 Q: When will a change due to a qualifying event be effective?

**A: For qualifying events, the effective date will always be the first day of the month following the event.**

- The only exception would be a newborn addition, as newborns are added as of their DOB.

## 3 Q: How do I add a new hire to coverage?

**A: Complete an SDRMA enrollment form and, if applicable, the affidavit** (on the last page of the enrollment form PDF). **Submit the enrollment form and affidavit to SDRMA via our MemberPlus portal.**

- Enrollment forms are available under: Health Benefits Documents/Forms/Information.
- Click on the blue link Addition/Termination/Change-Enrollment Form.

## 4 Q: When are changes for medical, dental and vision sent to carriers and reflected in carrier systems?

**A: Carrier file feeds are sent weekly, early every Thursday morning.**

- All updates/changes/enrollments, etc. should be received by noon on Wednesday to ensure the update can be sent on the weekly file feed to carriers.
- The changes should reflect in carrier systems by the middle of the following week.

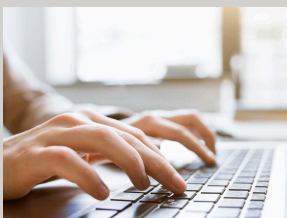
## 5 Q: When an employee separates from employment what information does SDRMA need to process the termination of coverage?

**A: When an employee separates employment (either voluntarily or involuntarily), SDRMA needs the following information within 31 days of separation to process the termination and trigger a COBRA packet to be mailed to the termed employee:**

- Name of your employee
- Last day the employee worked/will work
- Whether the separation is voluntary or involuntary
- Their current mailing address (for the COBRA packet)

*Note: An enrollment form is not necessary for terminations or address changes. Please email us these requests to [healthbenefits@sdrma.org](mailto:healthbenefits@sdrma.org) for processing.*

Questions? Our Health Benefits Department is happy to assist. We can be reached via phone at 800.537.7790 or email at [healthbenefits@sdrma.org](mailto:healthbenefits@sdrma.org)



### SDRMA MemberPlus Portal

Access everything you need for benefits administration via MemberPlus portal, available at [www.sdrma.org](http://www.sdrma.org).

The portal includes:

- Information on the plans your agency offers to employees and/or retirees
- SDRMA Health Benefits Brochure - with current rates for your agency plan offerings
- Enrollment Forms section - obtain enrollment forms and/or upload completed forms for processing
- Download your monthly invoice, review your current balance, and obtain ACH information
- Access carrier summaries and flyers, and so much more!

