

In order for a lay employee of the local church to enroll in the Conference Health Insurance Plan, the local church in which they are employed must be a Plan Sponsor for the health insurance. To qualify, **a church must enroll 75% of the full-time lay employees.** Employees covered under a spouse's group plan will count toward this 75% but will not have to be enrolled in the Conference policy. All fulltime lay employees (employed for thirty hours or more per week) must complete enrollment forms but all do not have to enroll. Those not enrolling must check the applicable box in the "Waiver of Coverage" section at the bottom of the enrollment form.

The lay employee is eligible to enroll in the plan if they satisfy the following requirements:

- The employee is an employee of the church and treated as an employee.
- The lay employee is working a minimum of 30 hours a week
- You meet any other eligibility or participation rules established by the BCBS and the employer
- You satisfy an applicable waiting period. (Lay employees are eligible the 1st day of the month following their hire date.

If the church currently has a group health insurance plan for their lay employees and the church chooses to change over to the Conference insurance, the pre-existing clause will be waived for employees who are enrolled in the plan.

All information on each employee must be complete. If dependents are enrolled, give complete information on each. The date coverage to begin must be included on the enrollment form. Please be sure all information is complete to avoid any delay in the enrollment process.

Mail completed enrollment forms to the Benefit Development Group, PO Box 190, Selma, AL 36702; include the total number of full-time lay employees and the number enrolling. Also, *include first month's premiums with enrollment forms.* Premium payments must be on the local church's check and made payable to: Alabama West Conference (no personal individual's checks will be accepted). Please visit to the Conference web site for the most current health premium rates. (<http://www.awfumc.org/pages/detail/94>)

Please note:

- Applications for enrollment should be submitted within 30 days of employment date. The effective date will be the first of the month following the date of hire or eligibility date. The waiting period for pre-existing conditions will be 270 days.
- November and December is the open enrollment period with a January 1 effective date. Late applicants may enroll during the open enrollment period. Enrollment forms should be received in this office by December 15th. The waiting period for pre-existing conditions for late enrollees will be 18 months.
- Under HIPAA (Health Insurance Portability and Accountability Act), pre-existing exclusion periods will be reduced by the number of months of prior coverage when an applicant provides a Certificate of Creditable Coverage from a previous insurance carrier. If there is a break in coverage longer than 63 days, the pre-existing clause will apply.