

WHEN GGU HEALTH COVERAGE BEGINS

New Employees

If you are a permanent or long-term nonpermanent full-time or full time seasonal employee, you and your eligible dependents are covered on the 1st of the month following 30 consecutive days in paid status, provided you have health benefit contributions reported to the Trust on your behalf. For example, if you begin work on October 1, you are covered on November 1, assuming you have no periods of leave without pay or do not terminate your employment during that time. If you are a permanent or long-term nonpermanent part-time or part time seasonal employee who elects coverage during the first 30 days of employment, you and your eligible dependents are covered on the 1st of the month following 30 consecutive days in paid status. If you experience a qualifying change in family status, you have 60 days to elect coverage. You and your eligible dependents are covered on the first of the month after the Trust Administrator receives your election.

If you have leave without pay during your first 30 days of employment, you are covered on the 1st of the month after you return to work and are in pay status for 30 consecutive days. For example, if you start work on October 1, but have leave without pay and return to work October 15, coverage begins on December 1.

Employees Moving from a Nonparticipating Unit

Employees who move from another bargaining unit will be covered on the first day of the month after the bargaining unit change occurs. For example, if your bargaining unit change is effective October 15, your health benefits change on November 1. If the change is effective on the first of the month, health benefits also change on that day. For example, if your bargaining unit change is effective November 1, your health benefits change on that day. If you are not in pay status at the time the change occurs, you will not be covered until the return to pay status and the Trust receives contributions on your behalf.

Rehired Employees

If you were previously insured under this plan as an actively working employee and you are rehired **within** seven calendar days of the date your insurance terminated, your coverage begins on the first day of the period for which health benefit contributions are reported to the Trust on your behalf. For example, if your coverage ends July 31 and you return to work on or before August 7, if you and the State begin making health benefit contributions for the period beginning September 1, then your coverage begins September 1. If you were previously insured and you are rehired **more than** seven calendar days after your insurance terminated, you are considered a new employee and coverage for you and your dependents begins on the 1st of the month following 30 consecutive days in paid status, as specified for new employees above.

Employees Returning from Leave Without Pay or Layoff

Effective March 1, 2002, when you return from leave without pay or layoff, you are covered starting the first day you return to work, provided you and the employer make health benefit contributions to the Trust unless you defer coverage. Your dependents are eligible at the same time.

New Dependents

If you add new dependents, they are eligible for benefits immediately. In order to add a dependent, you must fill out a Family Information Form and provide proof of dependent status. Failure to complete these forms when required may delay payment of claims for your dependents.

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