



# Administrative Manual of Operating Procedures

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| Procedure #:<br><b>02.02.04</b>   | Procedure Title:<br><b>Benefit Enrollment Process</b> |   | Revision #:<br><b>1.1</b>                         |
| Original Issue Date:<br><b>12/10/2019</b>   | Revised Issue Date:<br><b>02/15/2021</b>              | Next Review Date:<br><b>02/15/2023</b>    | Responsible Department:<br><b>Human Resources</b> |
| Statutory References:<br><b>None</b>  |   | Ordinance References:<br><b>MCO 17.14</b> |   |
| Appendices:<br><a href="#">Appendix B – 02.02.04 LMS Training PowerPoint</a><br><a href="#">Appendix C – 02.02.04 Flowchart</a> |   | Forms:<br><b>None</b>                     |   |

## 1. OBJECTIVE:

To document Milwaukee County’s procedure regarding the Benefit Enrollment Process. This procedure will help increase an employee’s awareness of Milwaukee County’s employee benefits program and will provide benefit-eligible employees the necessary steps to enroll in benefits. Milwaukee County offers a benefits program that allows eligible employees several benefit options tailored to fit their needs. Additional information can be found in the Milwaukee County Ordinance 17.14, the [Federal Cobra Law](#), and via our [Milwaukee County Benefit Guide](#).

## 2. DEFINITIONS:

- A. Benefit-eligible Employee. An employee whose scheduled hours are 20 or more per week. Employees who are classified as interns, seasonal, or hourly employees are excluded from benefit eligibility.
- B. Dependent. An employee may add their spouse and children to any qualifying benefit plan provided they meet the dependent eligibility criteria. For criteria, see [section 3.B.i.a-f](#).
- C. Open Enrollment. An annual opportunity to make benefit elections for the upcoming plan year. During this designated Open Enrollment period, employees may modify their benefits selections to fit their needs. Elections made during Open Enrollment are effective January 1<sup>st</sup> of the following year.
- D. Qualifying Life Event. Employees who experience a mid-year family status change (e.g., marriage, divorce, birth) may make changes to their benefits within 30 days of the event.

## 3. OVERVIEW:

- A. Employee Eligibility
  - i. All Milwaukee County employees appointed to a position with an authorized workweek of 20 hours or more and not excluded by job code or ordinance are eligible to enroll in any benefit plan that is offered by Milwaukee County. Employees who are classified as interns, seasonal, or hourly employees are excluded from benefit eligibility.
- B. Dependent Eligibility
  - i. Employees are eligible to enroll their [dependents](#) in any applicable benefits if they meet the following criteria:
    - a. Employee’s legally married spouse (same or opposite sex), or
    - b. Employee’s natural children, stepchildren, legally adopted children (up to age 27), or
    - c. Children for whom the employee is the legal guardian (up to age 27), or
    - d. Employee’s unmarried child (of any age) who is or becomes dependent upon the employee due to disability, or
    - e. A child of employee’s dependent child (until the parent turns age 18), and

- f. A dependent must reside within the United States.
    - ii. If an employee elects to cover a dependent under Milwaukee County's health, dental, or vision insurance, they will be contacted by a third-party dependent verification service to provide documentation that they are covering an eligible dependent.
- C. New Hire
  - i. Employees will have 30 days from their date of hire to enroll in benefits. If an employee does not enroll during their 30-day window, they must wait until the following [Open Enrollment](#) period to enroll in benefits for the following year. Benefits will be effective on the first of the month following the date of hire.
- D. Qualifying Life Event
  - i. Employees who experience a mid-year family status change may make changes to their benefits within 30 days of the event. [Qualified Life Events](#) include the following:
    - a. Marriage
    - b. Divorce
    - c. Gain a child due to birth or adoption
    - d. A child requires coverage due to a Qualified Medical Child Support Order (QMCSO)
    - e. Loss of a child's eligibility (e.g., child turns 27 and is no longer considered a dependent)
    - f. Employee becomes entitled to (or lost entitlement to) Medicare or Medicaid
    - g. Spouse obtains health benefits in another group health plan
    - h. Spouse loses employment, experiences a termination of their employer's contribution, or otherwise loses coverage for health benefits in another group health plan
    - i. Employee returns from Military leave
    - j. Employee becomes newly eligible for benefits due to a change in employment status
  - ii. If one of these occurs, the employee will need to log into the benefit enrollment system and submit a Qualifying Life Event Change Form within 30 days of the qualifying event. If an employee misses the 30-day window they must wait until the next Open Enrollment or a new Qualifying Life Event to occur in order to make changes to their benefits.
  - iii. Changes in benefits are effective the date of the Qualifying Life Event.
- E. Open Enrollment
  - i. Each year, a two-week timeframe is designated as the Open Enrollment period. During this timeframe, benefit-eligible employees can enroll or change their benefits. Elections made during [Open Enrollment](#) are effective January 1<sup>st</sup> of the following year. During open enrollment, employees are permitted to:
    - a. Add or remove coverage (if you have previously waived coverage, you may enroll or if you currently have coverage, you may waive during open enrollment).
    - b. Add or remove dependents.
    - c. Increase, decrease, or request optional life insurance coverage.
    - d. Participate in the Flexible Spending Account.
  - ii. Employees will receive communication materials detailing the upcoming Open Enrollment. Details will include any benefit changes that may occur and any change in employee premiums. The Human Resources (HR) Benefits Division will communicate via the following channels:

- a. An Open Enrollment packet detailing important information will be mailed to employees' home addresses.
- b. Prior to the start of Open Enrollment, HR's Benefits Division will send an email to all active employees.
- c. Throughout the Open Enrollment period, there will be informational sessions offered to employees. Representatives from HR's Benefits Division and various County benefit plans will be in attendance to answer questions.
- d. The Milwaukee County Intranet will be updated with relevant Open Enrollment information including instructions on how to enroll.

#### 4. PROCEDURE

##### A. Benefits Enrollment Process

- i. During Open Enrollment or in the first 30 days of a new hire's employment, employees have access to enroll in benefits through Milwaukee County's online benefits enrollment platform.
- ii. Instructions on how to enroll are provided at New Employee Orientation, but an employee can access the instructions anytime on [HR's Benefits Division intranet site](#).
- iii. Employees should follow the following steps to complete their benefits enrollment as a new hire or to make changes to their benefits during open enrollment:
  - a. Log into the main enrollment portal at [www.benefit enroll.com](http://www.benefit enroll.com).
  - b. The website will prompt you to enter your User ID and Password.
    - i. An employee's user ID is 1083 followed by their clock number.
    - ii. An employee's password is the first five digits of their Social Security Number. This will be their password unless they change it using the "Change Password" option on the home page. To reset a password, the employee can call the IMSD Help Desk at 414-278-7888 or HR's Benefits Division at 414-278-4198.
  - c. Review your employee demographic information.
  - d. Add or update your dependents if applicable.
  - e. Enroll or change your benefits.
  - f. Review your confirmation statement.
  - g. Save your confirmation page for your records.
  - h. For new hires, benefits will be effective on the first of the month following their date of hire or eligibility date.
  - i. For employees electing benefits during the Open Enrollment period, benefits will be effective on January 1<sup>st</sup> of the following year.

##### B. Appeals

- i. If a claim is denied, an employee has the right to file an appeal with United Healthcare. All appeals must be submitted in writing within 180 days of receiving the adverse benefit determination. Additional appeals information can be found in the [United Healthcare Summary Plan Document](#).

##### C. Questions

- i. All employees with questions regarding benefits may contact the HR's Benefits Division (414-278-4198 or [Benefits@milwaukeecountwi.gov](mailto:Benefits@milwaukeecountwi.gov)) or refer to the [County website](#) for more information.

**5. REVISION HISTORY:**

| <b>Rev. #</b> | <b>Summary of Changes</b>  | <b>Date of Change</b> | <b>Author</b>               |
|---------------|----------------------------|-----------------------|-----------------------------|
| 1.1           | Annual review, no changes. | 02/15/2021            | Jen Mueller                 |
| 1.0           | New procedure.             | 12/10/2019            | Nicole Luckman<br>Tony Maze |