



# Insurance Most Frequently Asked Questions



## **Q. Who is eligible for Medical/Dental/Vision insurance?**

A. *Newly hired non-Local 4 union employees, employees who had a status change from part time or casual to full time or part time\_30, employees with a qualifying event and who had a loss of coverage*

## **Q. I am a new hire at Alden, how much time do I have to enroll into Medical/Dental insurance**

A. *You have 30 days from your date of hire to enroll in Medical/Dental via employee self-service at [www.http://MyAldenHr.com](http://MyAldenHr.com)*

## **Q. I am a new hire and enroll in Medical/Dental/Vision, when will my insurance take**

A. *If you enroll in Medical/Dental insurance, your coverage will be effective the 1<sup>st</sup> of the month following 60 days of employment. You should receive your insurance cards within 14 business days from the day of enrollment.*

## **Q. What if I missed the 30 day window to enroll via employee self-service, how do I submit my enrollment?**

A. *If you are unable to enroll via employee self-service, you will have to complete paper enrollment forms with your Business Office Manager within 60 days from your date of hire.*

## **Q. I am a new hire and I do not wish to enroll in Medical/Dental/Vision insurance,**

A. *If you chose not to enroll in Medical/Dental/Vision insurance, you can retrieve the Insurance Waiver form at [www.http://MyAldenHr.com](http://MyAldenHr.com). Submit the completed original form to your Business Office Manager within 30 days from your date of hire.*

## **Q. What is a qualifying life event?**

A. *Loss of coverage including Medicaid, Medicare, marriage, civil union partnership, death, divorce, widowed, birth, adoption of a child or placed in the employee's home for adoption.*

## **Q. If I experience a qualifying event, how long do I have to submit an enrollment?**

A. *Enrollments due to a qualifying event must be received within 30 days from the date of the event. If it is due to loss of coverage, include a certificate of credible coverage from the employee's previous insurer showing the last date of insurance or a letter from the employer on company letter head stating when the coverage will end.*

**Q. I had a qualifying event more than 30 days ago, am I able to enroll now?**

A. *If you miss the 30 days window for a qualifying life event, you will have to wait until the next open enrollment. In addition, you need to meet the eligibility requirements within the Affordable Care Act Guidelines. For further information, refer to the Summary Plan Description Document.*

**Q. I previously waived Medical/Dental/Vision insurance at Alden, am I able to enroll**

A. *No, you will only be able to enroll during the open enrollment period if deemed eligible based on the Affordable Care Act measurement period or experience a qualifying life event within the last 30 days. A qualifying life event would be loss of coverage, marriage, divorce, widowed, birth or adoption of a child, or place in a home for adoption, civil union partnership. (Supporting documentation is required).*

**Q. I had an employee classification status change from Casual/Part- Time to Part time\_30 or Full-Time, am I able to enroll for Medical/Dental/Vision insurance?**

A. *Yes. If you enroll, insurance will be effective the 1<sup>st</sup> of the month following 60 days from the effective date of the status change. Please see your Business Office Manager.*

**Q. I am an Alden employee currently covered under my parent's insurance and will be losing coverage when I turn 26, will I be able to enroll in Medical/Dental/Vision at Alden?**

A. *If you are full time or part time\_30 status, have a loss of coverage within the last 30 days and meet the Affordable Care Act, you will be eligible to enroll and will need to provide a copy of the credible coverage letter.*

*If you further questions, please e-mail us [benefitshelp@thealdennetwork.com](mailto:benefitshelp@thealdennetwork.com) or contact your Alden Benefit Team.*

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