

Benefits FAQ

Q: When is Open Enrollment for Health, Dental, Vision, and USABLE Life?

- **Dental and Vision:** May (effective July 1)
- **USABLE Life:** September (effective January 1)
- **Health Insurance:** October (effective January 1)

Q: What is a Special Qualifying Event (SQE)?

A: A Special Qualifying Event allows you to make changes to your benefits outside of Open Enrollment. Examples include:

- Marriage
- Divorce
- Birth or adoption of a child
- Loss of other coverage
- Dependent aging out of coverage

Q: What are the deadlines for submitting a Special Qualifying Event (SQE)?

- **Marriage or Birth/Adoption:** Changes must be requested within **30 days** of the event.
- **Divorce or Loss of Coverage:** Changes must be requested within **60 days** of the event.

Q: Will I receive reminders about enrollment?

Yes. You will receive a **District email prior to each annual enrollment period** with instructions on how to enroll and any forms you will need to complete.

Q: What documents do I need to add my dependent(s)?

- Birth certificate (for a child)
- Marriage certificate (for a spouse)
- Adoption or guardianship papers (if applicable)
- Proof of loss of other coverage (if enrolling due to loss of coverage)

Q: What will my premiums be?

A: Premium information can be found in the **ORS Employee Resource Guide** on our website: [www.ortn.edu → Central Office → Human Resources → Health Insurance → ORS Employee Resource Guide]

✦ For more information, please contact:

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