

ILLINOIS STATE POLICE DIRECTIVE PER-028, GROUP INSURANCE

RESCINDS: PER-028, 2021-009, revised 04-19-2021.	REVISED: 02-28-2022 2022-082
RELATED DOCUMENTS: None	RELATED CALEA STANDARDS (6th Edition): 22.1.3, 22.1.4, 22.1.5

I. POLICY

- I.A. The state of Illinois will provide group insurance for all eligible employees. The Office of Human Resources (OHR) will provide procedures for submitting forms and changes for group insurance.
- I.B. In addition to statutes, policies, procedures, and other applicable insurance regulations, officers may be subject to the terms and conditions of health insurance benefits negotiated as part of their respective collective bargaining agreements.

II. PROCEDURES

- II.A. New employees (except temporary, emergency, contractual, and some part-time) will:
 - II.A.1. Receive the new insurance benefits packet from the Group Insurance Representative (GIR) via email and complete the initial enrollment by logging on to the benefits website at www.mybenefits.il.gov or by phone at 844/251-1777.
 - II.A.2. Elect the coverage types and options desired within 30 calendar-days of employment. My Benefits Service Center (Morneau Shepell Ltd.) will not process any optional coverage election made after 30 days.
- II.B. Eligible employees are afforded the opportunity to choose their insurance coverages for the following fiscal year during the Benefit Choice Period.
 - II.B.1. The Benefit Choice Period is usually from May 1 to May 31 of each year.
 - II.B.2. Information regarding available carriers and coverages will be provided to employees once disseminated by the Illinois Department of Central Management Services (CMS).
 - II.B.3. Elections made during the Benefit Choice Period are irrevocable for the respective fiscal year. However, an eligible qualifying change in status may waive irrevocability.
 - II.B.3.a. The Internal Revenue Service mandates the circumstances, and reference to this procedure can be found in the "State of Illinois Employees Benefit Handbook."
 - II.B.3.b. The employee may also make a written petition outlining specific reasons for the desire to change plans.
 - II.B.3.b.1) Such petition is subject to review and approval by CMS.
 - II.B.3.b.2) If approved, the change will be effective on the first day of the pay period following the approval.
- II.C. The State of Illinois Employees Benefit Handbook outlines the requirement for health certificates for new employees or their dependents. Employees may add newly acquired dependents during their initial eligibility period, following an eligible qualifying change in status, or during the Benefit Choice Period.
- II.D. The OHR Group Insurance Representative and/or Morneau Shepell Ltd. will:
 - II.D.1. Handle complaints and answer inquiries.
 - II.D.2. Notify employees of benefit options.
- II.E. Persons leaving state employment may continue insurance coverage for themselves and dependents through the Consolidated Omnibus Budget Reconciliation Act (COBRA).

- II.E.1. Participation is entirely at the enrollee's expense.
- II.E.2. CMS will notify the individual of the right to enroll and inform him/her of the monthly cost to continue coverage.
- II.F. Solicitation
 - II.F.1. Commercial insurance companies will not have access to the work site or employees during working hours, including breaks, for purposes of selling their product.
 - II.F.2. The Department may schedule informational meetings during the Benefit Choice Period to assist employees in selecting coverage with insurance carriers contracted through CMS.

| Indicates new or revised items.

-End of Directive-