

**Guidelines for TRS-Active Care Health Insurance for Substitutes**

Midlothian ISD provides health coverage to employees through TRS-Active Care. A district substitute is eligible to enroll in TRS-Active Care if the substitute works at least 10 hours per week. Hours worked for other school districts are not considered in determining whether a substitute is eligible for benefits through Midlothian ISD.

Although the district reasonably expects substitutes to work at least 10 hours per week, the district does not guarantee that you will receive 10 hours every week. The district's need for substitutes varies from week to week. In some weeks, you may not receive any assignments. Similarly, the district understands that some weeks you may not be able to accept assignments due to illness or other personal reasons.

If you are a new substitute, you must enroll in or decline medical coverage within 31 days from date of hire. If you are a returning substitute, you must enroll in or decline medical coverage during the annual open enrollment. If you decline coverage, you cannot enroll again until the next plan year unless you experience a special enrollment event.

If you elect to enroll, you will be responsible for the full premium. The district will not contribute toward the monthly premium. You must submit payment for one calendar month with your enrollment form. The premiums for subsequent months will be deducted from your pay for the preceding month. If your pay is not sufficient to cover the full premium, you must submit the difference to the district by the 15<sup>th</sup> day of the preceding month. If the 15<sup>th</sup> day falls on a weekend or a day the district is closed, the payment must be made the preceding business day. If you fail to timely pay the monthly premiums, the district will proceed with the coverage cancellation process. Your coverage may also be canceled if you lose eligibility for TRS-Active Care.

You may be removed from the districts' substitute roster for poor performance or misconduct. In addition, you may be removed from the substitute roster if:

- You repeatedly turn down or reject assignments, are repeatedly unavailable for calls, or frequently cancel assigned positions
- You do not accept at least 4-5 assignments per month
- You do not timely return a letter of reasonable assurance

A substitute who is enrolled in TRS-Active Care and who is then removed from the substitute roster becomes ineligible for health coverage and will be provided notice regarding continuation coverage under COBRA [if eligible]. Cancellation due to non-payment is considered a voluntary drop: Therefore you would not be eligible for COBRA.

PRINT NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

