



# Frequently Asked Questions

1	<p><b><u>What qualifies as a Life Event?</u></b></p> <p>Once you have made an election during your initial enrollment period of 31 days from your hire date then you are <b>locked into that decision until the next open enrollment</b>.</p> <p><b>Exceptions to this are qualifying life events.</b> You must provide documentation of the life event and make the changes in ESS within <b>31 days of the life event</b>. Qualifying events and acceptable documents are:</p> <ul style="list-style-type: none"> <li>➤ <b>Marriage</b> - Marriage certificate</li> <li>➤ <b>Domestic Partnership meeting eligibility requirements</b> – Affidavit</li> <li>➤ <b>Divorce</b> – Court issued divorce decree (Ex-spouses are ineligible for coverage after the divorce except through COBRA. Divorce not reported timely may result in full responsibility of claims and loss of COBRA rights.)</li> <li>➤ <b>Birth</b> – Hospital certificate or state issued birth certificate</li> <li>➤ <b>Death</b> – Death certificate</li> <li>➤ <b>Change in employment status</b> affecting benefits eligibility (for you or your spouse) - Letter/form from employer that is notification of the job change, coverage ending or new eligibility period of Spouse/Domestic Partner’s employer</li> <li>➤ <b>Open Enrollment</b></li> <li>➤ <b>Involuntary loss of coverage</b> – Official notification of involuntary loss</li> <li>➤ <b>Dependent child losing eligibility</b> - Official notification of loss</li> <li>➤ <b>Dependent change of residence</b> that affects benefits eligibility - Documentation of change</li> <li>➤ Dental Insurance Only – <b>dependent child between the ages of 2 and 3</b> may be added to a plan in which the employee is already enrolled</li> </ul>
2	<p><b><u>What qualifies as a Domestic Partnership?</u></b></p> <p>The <b>Affidavit of Domestic Partnership</b> is a City form and legal document in which both the employee and the domestic partner swear that they meet the following criteria:</p> <ul style="list-style-type: none"> <li>➤ Both are unmarried and have been for at least 12 months</li> <li>➤ Reside in the same residence for at least 12 months and intend to do so indefinitely</li> <li>➤ Meet the age requirements for marriage in the state of New Mexico</li> <li>➤ Are not related by blood to the degree prohibited in a legal marriage in the State of New Mexico</li> <li>➤ Are financially responsible for each other’s welfare and share financial obligations</li> </ul>

	<p>In addition to the notarized affidavit, <b>three</b> of the following documents are also required.</p> <ul style="list-style-type: none"> <li>➤ Joint lease/mortgage or ownership of property</li> <li>➤ Jointly owned motor vehicle, bank or credit account (only one qualifies)</li> <li>➤ Domestic partner named as beneficiary of the employee's life insurance</li> <li>➤ Domestic partner named as beneficiary of the employee's retirement benefits</li> <li>➤ Domestic partner named as primary beneficiary in the employee's will</li> <li>➤ Domestic partner assigned as power of attorney or legal designee by the employee</li> <li>➤ Both names on a utility bill</li> <li>➤ Both names on an investment account</li> </ul>
3	<p><b><u>Who is eligible to participate in City benefits?</u></b></p> <ul style="list-style-type: none"> <li>➤ Regular employees (including those on probation)</li> <li>➤ Elected officials</li> <li>➤ Legal spouse of an employee (must provide marriage certificate)</li> <li>➤ Domestic partner of an employee (must provide City's Affidavit of Domestic Partnership)</li> <li>➤ Children (must provide birth certificate) who are under age 26 AND meet at least one of the following criteria: <ul style="list-style-type: none"> <li>• Natural child of the employee, spouse or domestic partner</li> <li>• Placed in the employee's home and in process of being adopted by the employee, spouse or domestic partner</li> <li>• Adopted by the employee, spouse or domestic partner</li> <li>• Court order that requires the employee, spouse or domestic partner provide health insurance coverage for the child</li> <li>• Court document that shows the employee, spouse or domestic partner has full, permanent custody of the child</li> <li>• Children over age 26 may <b>continue</b> participating in the group insurance plans if they are physically or mentally handicapped and are not eligible for any other plan. This continuation is subject to normal enrollment guidelines and approval by the insurance carrier.</li> </ul> </li> </ul>
4	<p><b><u>Where do I go to change my benefits due to my Life Event?</u></b></p> <p>There is a link to <b>Life Events</b> on the PeopleSoft home page in the ESS section. Please read the instructions carefully on each page. In addition here is a <b>Life Events Benefit Election Job Aide</b> that will also help you.</p>
5	<p><b><u>I have the document to prove my relationship with the dependent I want to add to my benefits. How do I get it into PeopleSoft?</u></b></p> <p>You need to make an electronic copy of the document and save it so you can upload it into PeopleSoft when prompted. A few suggestions to do this are:</p> <ul style="list-style-type: none"> <li>Scan it and save it to a flash/thumb drive</li> <li>Ask someone at your worksite to help scan and send it to your email</li> <li>Scan it and email it to yourself so you can access it from the computer you'll use</li> <li>Take the document with you to the Insurance &amp; Benefits Office to scan</li> <li>Take a picture of it with a smart phone and email it to yourself</li> </ul>
6	<p><b><u>What if I missed the 31 day window after my Life Event?</u></b></p> <p>ESS is setup to only allow benefit changes if the date entered for the Life Event is within 31 days of the current date. If you miss it you may send an email to</p>

	<p><a href="mailto:employeebenefits@cabq.gov">employeebenefits@cabq.gov</a> to ask for an exception. Be sure to include why you missed the deadline and what benefit changes you are asking for. If your request is denied then you will need to wait until open enrollment or another qualifying Life Event.</p>
7	<p><b><u>I have a dependent child that will be turning 26 next month. Is that a qualifying event where I need to cancel his insurance coverage?</u></b></p> <p>You do not need to do anything in ESS for this event. Coverage ends on the last day of the month in which a dependent child turns age 26. The Insurance and Benefits Office monitors this regularly and has a letter sent to you before then to give you time to make other arrangements for coverage, if needed. The letter gives you information about the cost to continue coverage through COBRA. If this change results in your new coverage option being Employee Only or Couple then the premium deduction will change for the pay period after the one containing the first of the month.</p>
8	<p><b><u>When will the changes take effect after I've uploaded my documents and made the changes in ESS?</u></b></p> <p>It depends on the event. For new hire, marriage and birth, coverage is effective on the event date. For other events coverage begins/ends on the first day of the pay period following the event date.</p>
9	<p><b><u>When will I see the changes to the benefit deductions on my paycheck?</u></b></p> <p>The change should be on the check for which you are paid for the pay period containing the event date. If you enter the changes after the end of the pay period then your next check(s) will have an extra deduction for each added benefit. For example, if your event was a newborn then your health insurance coverage may have changed from couple coverage (\$80.53) to family (\$116.22.) Your next deduction would be \$151.91 (116.22-80.53 + 116.22.) That's what you should have paid last pay period minus what you did pay plus the current pay period's premium.</p>
10	<p><b><u>Do I need a qualifying Life Event to change the beneficiary on my life insurance?</u></b></p> <p>No, you may change the beneficiary on your Basic Life and/or Voluntary Life at any time. Here is a link to a Job Aide for <a href="#">Beneficiary Change for Life Insurance</a>.</p>
11	<p><b><u>I want to make a change to my benefits but I'm not sure if I have a qualifying Life Event.</u></b></p> <p>The IRS makes the rules about what qualifies as a Life Event since the premiums for most of the benefits are deducted before taxes are calculated. The benefits professionals in the Insurance and Benefits division of the Human Resources Department would be happy to discuss your situation and help determine if your event qualifies and the documentation needed to support your request.</p>
12	<p><b><u>I don't use a computer on a regular basis and I need someone to help me step by step.</u></b></p> <p>Each department has an HR Coordinator that is familiar with ESS. Large departments have several employees that were trained to help with open enrollment. Find your department on this <a href="#">HR Coordinator list</a> and contact one of the employees listed for help. Another option would be to visit the Insurance &amp; Benefits Office in room 702 of City Hall. There are several computers available and professional benefits staff to help you.</p>
13	<p><b><u>What if I don't have access to a computer?</u></b></p>

	<p>You don't have to use a City computer that is specifically assigned to you. Many departments have computers designated for employees to use for such purposes. Check with your HR Coordinator from the list in #11 above to ask about a computer in your area.</p>
14	<p><b><u>What benefit changes can I make without a qualifying Life Event?</u></b></p> <p>Here is a list of changes you may make without a life event and a link to a job aide to do it:</p> <ul style="list-style-type: none"><li>Beneficiary</li><li>Deferred Compensation amount</li><li>Parking (non-City lots only)</li><li>Transit</li></ul>