State of Wisconsin

Department of Administration

How to Remove Over-Age Dependent Children from Insurance Job Aid

Version 4.0

Version History

Version	Date	Editor	Description
1.0	3/31/16	Inthava Borihane	Initial Release
2.0	9/14/16	Danielle Tesch	Addition of information regarding the removal of a grandchild
3.0	06/3/17	Danielle Tesch	Updated Screenshot of query and added checklist for agency
4.0	11/25/22	Dana Gehrmann	Updated Screen shots and event processes

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NOTES ON USING THIS GUIDE

- The scope of the job aid only covers those processes directly related to the steps taken for an employee with an over-age dependent.
- Fields, icons, and buttons not addressed are either not being used by the State or are not applicable to the topic.
- At the start of each process, the associated PeopleSoft security role is identified.

OVER-AGE DEPENDENT POLICY

Children may be covered by health insurance, Delta Dental and DeltaVision until the end of the month in which they attain age 26. Upon the child's loss of eligibility, the child may be eligible for COBRA Continuation. If the adult child is the last eligible dependent, the employer will need to get a health application from the employee indicating that they would like to move from family coverage to single coverage.

See Chapter 3 of the Health Insurance Manual and the Optional Plan Manual for full details.

REMOVE OVER-AGE DEPENDENT PROCESS

Day 1 Central Benefit	• Central Benefits Runs the AGE event process • AGE event is added to BAS Activity Table
Benefits Administration runs overnight to open AGE event for entry	
Day 2 Agencies	• Run Over-Age Dependent Report or Review Open Event Report • Send COBRA notice to over-age dependents • Go to Perform Election Entry pages to remove over-age dependent from coverage
Benefits Administration runs overnight to finalize enrollment	
Day 3	Validate updated enrollment information in Enroll in Benefits pages

How are insurance vendors updated?

- **Health insurance** – ETF runs a process to automatically remove over-age dependents

- **Delta Dental, Dental Vision** - updated enrollment information sent to vendor on weekly basis

HOW TO RUN OVER-AGE DEPENDENT REPORT

Role: **Agency Benefit Specialist**

The steps below outline how to run the Overage Dependent Report.

➢ **STEP 1:** Navigate to run the Overage Dependent Report.

- Navigation: **Main Menu** > **Reporting Tools** > **Query** > **Query Viewer**

➢ **STEP 2:** Enter the query name, **WI_BN_OVERAGE_DEPEND_RPT** and select search.
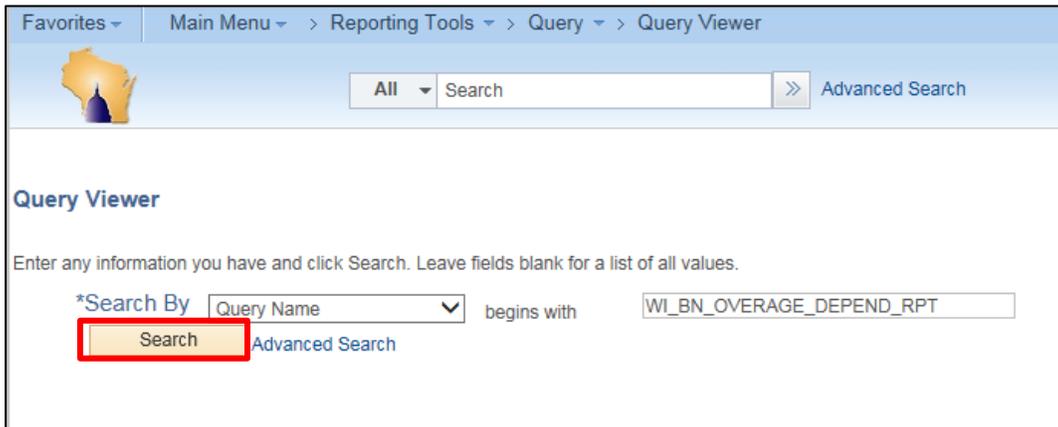
➢ **STEP 3:** On the Query Viewer, select how you would like the report to run. Typically, you will want to run this report in Excel.
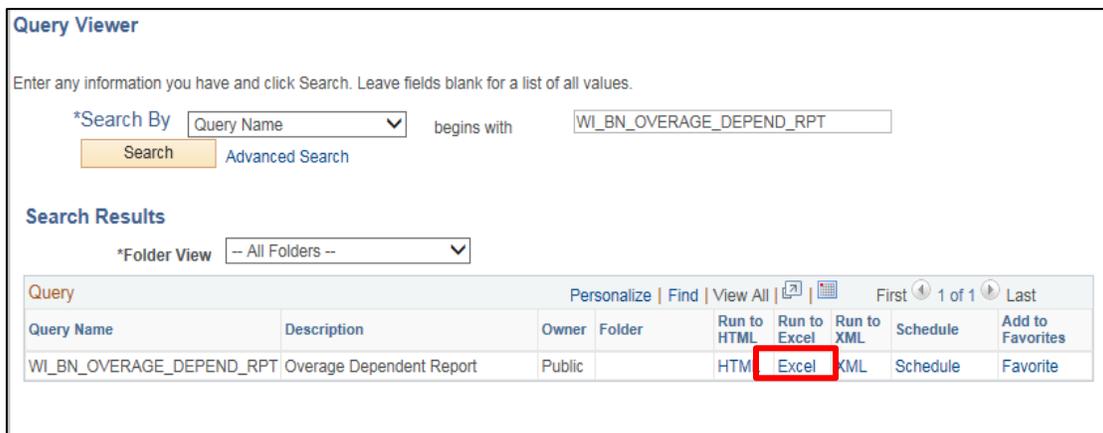
➢ **STEP 4:** Enter in attributes in fields to run report.
- Enter in **As of Date**. This will return all over age dependents as of the date you enter. This should always be the last day of a month (ex. use June 30 when looking for children who will age out in June)
- Enter in **Business Unit**. This needs to be the 5-digit business unit (ex. 50500)
- Enter in **Dept ID**. You can leave this blank to return all departments within the business unit.
- Select, **View Results**

WI_BN_OVERAGE_DEPEND_RPT - Overage Dependent Report

*As Of Date:

Business Unit:

Dept ID:

[View Results]

Business Unit	Department ID	Employee Name	Emplid	Dependent Name	Relationship	Dependent ID	Birthday	Plan Type	Plan Name

➢ **STEP 5:** Open the report

Do you want to open or save **WI_BN_OVERAGE_DEPEND_RPT_476707713.xls** (10.0 KB) from **wi-phrtst.wi.gov**? [Open] [Save ▼] [Cancel] [X]
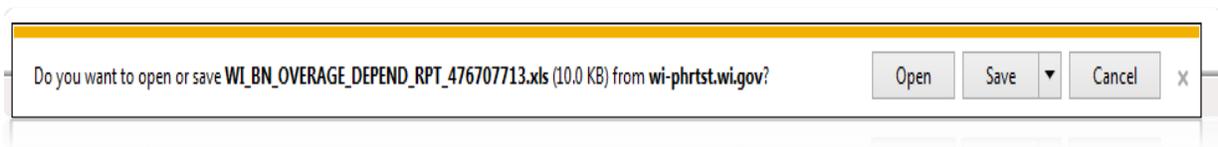
➢ **STEP 6:** Review the report for any dependent children who will turn 26 on or before the "As of" date entered on the search criteria. The child's date of birth is listed on the report for reference.

Business Unit	Department ID	Emplid	Employee Name	Address 1	Address 2	City	State	Postal	Dependent Name	Relationship	Dependent ID	Birthday	Plan Type	Plan Name
11500	1150010100												Health	Security HP no Dental
19000	1900007200												Dental - Prevent	Delta Dental PPO Preventive
19000	1900007200												Dental - Prevent	Delta Dental PPO Preventive
19000	1900007200												Vision	DeltaVision
19000	1900007200												Vision	DeltaVision
25500	2550603000												Health	Quartz-UW Health w/ Dental
37000	3704431104												Dental - Suppler	Delta Dental PPO Select Plus
37000	3704431104												Health	HDHP HealthPart West w/Dental
37000	3708861205												Health	Quartz-UW Health no Dental
37000	3709941102												Health	HDHP Dean w/Dental
37000	3709951105												Health	Health Partner West w/Dental

CENTRAL BENEFITS ADDS (AGE) EVENT TO THE BAS ACTIVITY TABLE FOR OVER-AGE DEPENDENTS

Role: **Central Benefits**

- Central Benefits will run the AGE event process for the month AGE events are due.
- The AGE events for that month will load to the BAS ACTIVITY TABLE.

Benefits Administration will run overnight. It will open the AGE event for processing the next day.

Central Benefits AGE event creation schedule for plan year 2023.

AGE Event Created 2023	As of Date
1/4/2023	1/31/2023
1/19/2023	2/28/2023
2/9/2023	3/31/2023
3/17/2023	4/30/2023
4/17/2023	5/31/2023
5/15/2023	6/30/2023
6/15/2023	7/31/2023
7/13/2023	8/31/2023
8/10/2023	9/30/2023

REMOVE OVER-AGE DEPENDENT FROM BENEFITS PLAN AND UPDATE BENEFIT OPTION CODE

Role: **Agency Benefit Specialist**

The following steps outline how to remove any over-age dependent from an employee's benefits.

Note: Employee will not be able to remove their dependents through eBenefits. Only an employee with the Agency Benefits Specialist security role can perform this activity on the employee's behalf.

NEVER delete a dependent from STAR – just remove the dependent from coverage.

> ➤ **STEP 1:** Navigate to the Perform Election Entry page.
>   - Navigation: **Main Menu** > **Benefits** > **Manage Automated Enrollment > Participant Enrollment > Perform Election Entry**
>   - Enter the Schedule ID EM2017 and Empl ID. Click Search.

➢ **STEP 2:** Move to the **Option Election** tab to remove the over-age dependent from coverage. Remember to remove the child from all plans.

- Always confirm that you are on the correct event before performing any entry. Under Event Data, you should see the date of the child's 26th birthday followed by "Over-age dependent." If there are other events open prior to this event, you will need to process those events prior to processing the AGE event.

- On to the **Option Election** tab, click the **minus sign (-)** to delete the dependent from coverage.

- If the coverage level is changing (example – family to single or 2 persons to single), you will also need to adjust the option code to match the number of covered dependents.

➢ **STEP 3:** When you delete the over age dependent from a plan, the following message will appear. Click OK.

Delete current/selected rows from this page? The delete will occur when the transaction is saved.

OK   Cancel
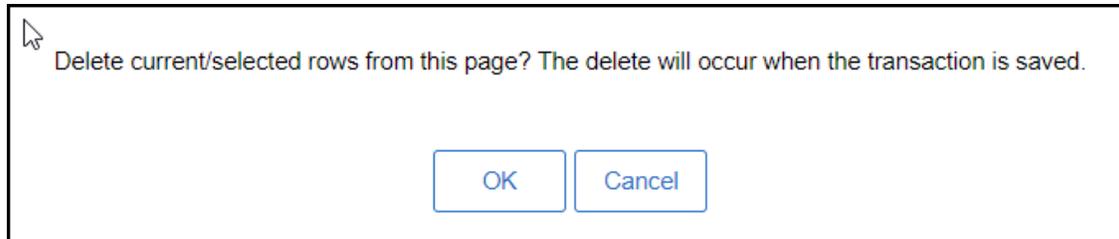
➢ **STEP 4:** Remove child from all applicable plans (remember to change the option code if the coverage level is changing upon removal of the child)

➢ **STEP 5:** The AGE event will also allow you to change an employee's HSA and Healthcare FSA elections if needed

➢ **STEP 6:** Once all elections are made, click Save on the bottom of the page

➢ **STEP 7:** If enrolled in health insurance, the Coordination of Benefits page will pop up. Make any necessary updates (if any) and click **Save and Continue**.

➢ **STEP 8: Y**ou will return to the Event/Participant Selection Tab.

➢ **STEP 9:** Verify that Process Status = Entered. Click **Save**.

Benefits Administration will run overnight. Once it runs, it will finalize the AGE event. The following day, the Agency Benefits Specialist can then validate the coverage changes on the base benefits enrollment pages.

WHAT DOES THE AGE EVENT DO?

The AGE event will remove a dependent from coverage effective the 1st of the month following the event date entered on the BAS Activity Table (event date = the child's 26th birthday) for the following plans:

- Health insurance
- Delta Dental
- DeltaVision

The AGE event also opens an employee's HSA and Healthcare FSA. If any changes are made on these plans, the new coverage is effective on the 1st of the month following the event date.

The AGE event does NOT open any life insurance plans. If you determine that the child was the last eligible family member for life insurance purposes and coverage should have been changed up to one year ago, please create an SSO ticket to have coverage retroactively canceled. ***Do NOT create an ADM or any other event to change coverage that should have been updated a year ago.***

The AGE event will auto-close itself 30 days from the event date. You should enter all AGE events within 30 days of the child's 26th birthday. If you enter an AGE event more than 30 days from the event date, the AGE event will never open to you. Please create an SSO ticket if you need to enter an AGE event more than 30 days after the child's 26th birthday.

HOW TO ACCESS BASE BENEFITS PAGE

Role: **Agency Benefit Specialist**

The steps below outline how to validate the coverage changes on the base benefits enrollment pages. The enrollment page will be updated after the nightly Benefits Administration process runs.

- ➢ **STEP 1: Navigate to Main Menu > Benefits > Enroll in Benefits > Health Benefits**
  - The Health Benefits page will open to the most recent benefits information.
  - Review the current coverage information. The over-age dependent will be removed from the benefits coverage, and the employee coverage option code has been updated. This is the coverage after the AGE event is finalized in the system.
  - To review the employee's coverage before the AGE event, click the **grey arrow** to review historical information:
  - Click View All to review all Health Plans (Health, Dental Supplemental, Vision and Preventive Dental).

PARENT OF MINOR DEPENDENT – OVERAGE DEPENDENT REPORT

Policy: Grandchild of employee is eligible for coverage if the parent (employee's child) is a dependent child and under the age of 18. The grandchild ceases to be a dependent at the end of the month in which the dependent child (parent) turns 18.

This section of the job aid explains how to change the relationship status of the employee's child from "Parent of Minor Dependent" to a "Child" as of the child's 18th birthday, and how to remove the grandchild from the employee's coverage.

➢ Step 1: **Navigate to Main Menu > Benefits > Employee/Dependent Information > Update Dependent/Beneficiary**

➢ Step 2: Scroll to the parent of minor dependent. **Add a row** under the "Personal History" and use the effective date of the 18th birthday of the parent of minor dependent.

➢ **Step 3:** Change the *Relationship to Employee* from "Parent of Minor Dependent" to "Child".

➢ **Step 4:** Scroll to the Dependent of Minor Dependent. Add a row under *Personal History* and use the effective date of the 18th birthday of the parent of minor dependent.

➢ **Step 5:** Change the *Relationship to Employee* from "Dependent of Minor Dependent" to "Other-EMREGENCY CONTACT ONLY".

➢ **Step 6** Navigate to the Perform Election Entry page.
- Navigation: **Main Menu** > **Benefits** > **Manage Automated Enrollment > Participant Enrollment > Perform Election Entry**

➢ **Step 7:** Remove the former dependent of minor dependent that you changed to "other" from all insurances.

➢ **Step 8:** A delete confirmation message will show, select **OK.**

Delete Confirmation

Delete current/selected rows from this page? The delete will occur when the transaction is saved.

OK   Cancel
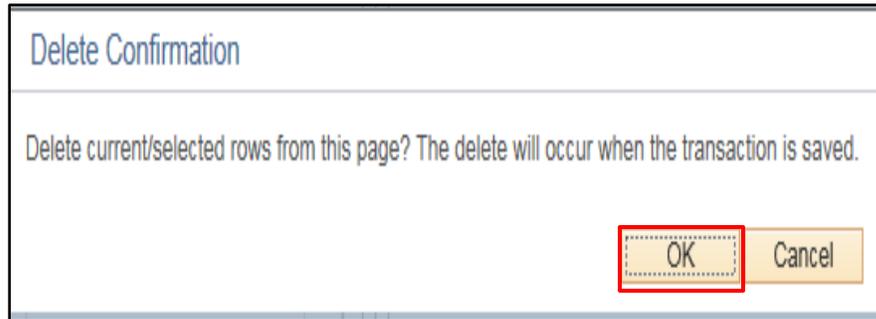
➢ **STEP 9:** Once all elections are entered, click **Save**. You will return to the Event/Participant Selection Tab.

➢ **STEP 10:** Verify that Process Status = Entered. Click **Save**.

Benefits Administration will run overnight. Once it runs, it will finalize the AGE event. The following day, the Agency Benefits Specialist can then validate the coverage changes on the base benefits enrollment pages.

REMOVING OVER-AGE DEPENDENT AGENCY CHECKLIST

☐ **Run the WI_BN_OVERAGE_DEPEND_RPT in query viewer to identify ineligible dependents**

☐ Create COBRA NOTICE and send to ineligible dependent (s)

☐ On the AGE event, remove the adult child from all applicable insurances

☐ Verify dependent is removed from base benefits

☐ Verify dependent is removed from ETF/MEBS

REMOVING DEPENDENT OF MINOR DEPENDENT AGENCY CHECKLIST

☐ **Run the WI_BN_OVERAGE_DEPEND_RPT in query viewer to identify ineligible dependents**

☐ Create COBRA NOTICE and sent to ineligible dependent(s)

☐ Update the parent of minor dependent and change relationship to "Child" effective the date if the employee's child 18th birthday

☐ Update the dependent if minor and change the relationship to "OTHER -EMERGENCY CONTACT ONLY" effective the date of the employee's child 18th birthday

☐ On the AGE event, remove the dependent of minor dependent from all applicable insurances

☐ Verify dependent of minor is removed in base benefits

☐ Verify dependent of minor is removed in ETF/MEBS