



CSEA Employee Benefit Fund Continuous Coverage Commitment Policy

Purpose

This policy is designed to promote consistency, fairness, and stability in the management of EBF benefit plans by addressing the issue of frequent enrollment and disenrollment. It ensures equitable access to benefits for all subscribers and safeguards the sustainability of the benefit program.

Policy Overview

To maintain the integrity and affordability of our benefit plans, subscribers are required to commit to continuous coverage during the policy term. This policy aims to discourage frequent cancellations and re-enrollments, which can disrupt coverage continuity and affect the overall cost of the program for all members.

Terms and Conditions

1. Minimum Coverage Commitment

- Subscribers are required to maintain active enrollment in their selected benefit plan for a minimum duration of the policy term (no less than 12 months), unless qualifying circumstances arise (see “Exceptions” below).

2. Re-enrollment Restrictions

- Subscribers who voluntarily terminate their benefit plan may not be eligible to re-enroll in the same plan or a similar one until the next open enrollment period or after a 12-month waiting period.

3. Mid-Term Cancellation Penalties

- Early termination of coverage without a qualifying reason may result in applicable penalties, such as a prorated premium charge or administrative fees.

4. Exceptions

- Exceptions to this policy may include, but are not limited to:
 - Loss of eligibility (e.g., change in employment status or relocation).
 - Significant life events (e.g., marriage, birth, or death).
 - Other circumstances deemed valid under applicable regulations or by the CSEA Employee Benefit Fund.

5. Communication and Enforcement

- Subscribers will receive clear communication regarding this policy during enrollment.
- The EBF reserves the right to review cases of frequent enrollment changes and implement appropriate measures to uphold this policy.

Acknowledgment

Subscribers acknowledge and accept the terms of this Continuous Coverage Commitment Policy as part of their agreement upon enrollment.

By implementing this policy, we strive to deliver equitable and reliable coverage, ensuring a sustainable program for all members.

For questions or further clarification, subscribers may contact the CSEA Employee Benefit Fund Member Services Department at 1-800-323-2732.

CSEA Employee Benefit Fund Continuous Coverage Commitment Policy Agreement

Overview

To maintain the integrity and affordability of EBF plans, subscribers are required to commit to continuous coverage during the policy term. This policy aims to discourage frequent cancellations and re-enrollments, which can disrupt coverage continuity and affect the overall cost of the program for all members.

Agreement*

By enrolling in this plan, you agree to maintain continuous coverage for the duration of the policy term (no less than 12 months). Voluntary termination of coverage at any point may result in the ineligibility to re-enroll.

Exceptions

Exceptions to this policy may include, but are not limited to:

- Loss of eligibility (e.g., change in employment status or relocation).
- Significant life events (e.g., marriage, birth, or death).
- Other circumstances deemed valid under applicable regulations or by the CSEA Employee Benefit Fund.

*This statement appears on the EBF enrollment form. By signing the form, the subscriber both acknowledges and accepts the terms of the agreement.