

PPA Meeting - May 28, 2008  
 Questions from the PPA audience

Q	A
<b>Eligibility Questions Carried Over from April Meeting</b>	
<i>Should we enter a dependent on the employee's account if the dependent is waiving coverage?</i>	No. Enter the information at the time the dependent wants to enroll and use the appropriate forms. Exception: enroll a dependent when he/she wants term life insurance.
<i>If an employee is expected to work more than six months, are they qualified for benefits?</i>	Yes, if the employee works at least half-time.
<b>Retro Refunds</b>	
Retro refund info from the meeting - HCA is developing a process for handling retro refunds of premiums. This can occur, for example, when an employee divorces and removes a spouse/dependents from his/her insurance. Only three months of premiums can be refunded to the employee unless the employee appeals to the PEBB Appeals Committee whereupon up to 12 months of premium refund is possible.	
<i>Who at my agency would HCA notify that a retro refund has been processed?</i>	Contact HCA to make sure the contact information we have on file is correct.
<i>When there is a retro refund, how quickly will HCA handle the account?</i>	HCA will notify agencies of the timeline. HCA is developing a process that will be proactive in alerting agencies of the correct amounts to refund to the employee.
<b>Flexible Spending Account (FSA)</b>	
<i>What happens to employee FSA and DCAP funds that aren't used by the end of the plan year?</i>	Employees' unused deferrals are forfeited and are retained in the FSA fund at the State Treasurer's office. They cannot be returned to the employee or the agency.
<i>Does FSA work with the Well Partner Program – Uniform Medical's mail-order prescription service?</i>	Mail-order prescriptions are eligible for FSA reimbursement. Enrollees may be able to use the FlexFunds debit card depending on the merchant category code assigned to WellPartner by Visa/ MasterCard.
<i>What happens if an employee signs up for the \$2400 max deduction, uses the total amount in January, and then ends employment?</i>	There is no risk to the agency. <b>Note:</b> because the employee's taxable income is reduced, both the employee and employer FICA taxes are also reduced.
<i>What happens when ASI later denies a claim that has been paid for with a</i>	If a participant pays for an ineligible expense with his or her FSA debit card, the participant's account is offset by the overpaid amount. Future claims will be

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<i>FlexFunds card?</i>	reduced by this amount. For example, if Bob pays his hospital \$100 on January 4 <sup>th</sup> , 2008 for services provided in 2007, and then submits the documentation to support that, ASI will notify Bob that this expense was from the previous plan year and not eligible. When Bob later submits a claim for \$150 in dental services provided in February 2008, his claim will be reduced by the \$100 overpayment, and he will receive a reimbursement for \$50. If participants never submit documentation and/or another claim, his or her debit card will be shut off. None of this activity involves the employer.
<b>DCAP</b>	
<i>What is the turnaround time for DCAP reimbursement?</i>	Typically 1 business day. During certain times of the year (March, typically), it can take two or three business days. During slower periods, reimbursements are typically processed the same day.
<i>Why isn't there a DCAP debit card like FSA?</i>	ASIFlex does not offer this functionality at this time. They believe the current process allowed by the IRS for a DCAP debit card would not be consumer-friendly.
<i>Can I be reimbursed if I pre-pay the daycare or eldercare provider?</i>	No. You can only submit claims after services have been received.
<b>Effective Dating – DRS</b>	
<i>If a PERS 3 employee leaves for six months and returns back to the same agency, do they get a rate choice?</i>	Depends on if they worked for any other employer between termination date and rehire date. If they did, then they can choose a new rate.
<i>With the change in rate for PERS 2, what happens to PERS 3 Rate A</i>	No Change.
<i>If the employee defaults to PERS 3, separates, then returns, do we need to enter the Choice Option?</i>	No, the information has already been sent to DRS, and as long as the 3D was reported the first time, DRS does not need anything.
<i>If the PERS 3 employee transfers to a new Business Area, do they get a new PERS 3 Rate Option?</i>	<b>Yes</b> – if transferring to a different <b>Business Area</b> . <b>No</b> – if they are going to just a different <b>Personnel Area</b> (sub-agency) of the same Business Area.
<i>What system is used to track early retirees?</i>	Same system currently being used.
<i>Is the PSERS rate changing?</i>	EE – no change ER – changing from 8.55 to 9.43.
<i>If the employee retires before the age</i>	Refer to RRTW Charts and Publications to ensure the correct answer. Here are

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<p><i>of 65 as a PERS employee, can they work for a TRS organization?</i></p>	<p>links that apply:  <a href="http://www.drs.wa.gov/Employer/Communications/rrtwChartPers1.pdf">http://www.drs.wa.gov/Employer/Communications/rrtwChartPers1.pdf</a>  <a href="http://www.drs.wa.gov/Employer/Communications/rrtwChartPers2-3.pdf">http://www.drs.wa.gov/Employer/Communications/rrtwChartPers2-3.pdf</a>  <a href="http://www.drs.wa.gov/Member/Publications/PERS/pers1returnToWork.pdf">http://www.drs.wa.gov/Member/Publications/PERS/pers1returnToWork.pdf</a>  <a href="http://www.drs.wa.gov/Member/Publications/p23returntowork.htm">http://www.drs.wa.gov/Member/Publications/p23returntowork.htm</a>            Based on new Early Retirement Factors (ERF), here is a new publication:  <a href="http://www.drs.wa.gov/Member/Publications/p23earlyretirement.htm">http://www.drs.wa.gov/Member/Publications/p23earlyretirement.htm</a></p>
<p><b>2008 Leave-Related Laws</b></p>	
<p><i>What are the differences between shared leave types 9001 vs. 9078?</i></p>	<p>9001 = Share Leave – FMLA            9078 = Shared Leave – Military</p>
<p><i>Can employees substitute accrued leave for the 15 days of unpaid leave to spend with a military spouse prior to deployment (re: SB6447)?</i></p>	<p>Any type of leave may be used for the 15 days – this includes vacation, sick, comp, recognition, etc.</p>