

# Benefits Information for New Hires

## When are my benefits effective?

Benefits are effective the first day of the month after you start working, or become TRS eligible, or ACA eligible. Human Resources can confirm that date for you if needed.

## When can I enroll in my benefits?

If you are starting to work for the new school year (i.e. August, 20xx), you will be able to enroll in LATE AUGUST. For new hires during the year, you should be able to enroll within 7 – 10 days from your starting date. If you have not received information by e-mail or at your home address by the time you receive your first paycheck, please call the Risk Management office.

## How will I know when to enroll?

You will receive an e-mail sent to your Katy ISD e-mail account informing you that you are now ready to enroll for benefits, including the instructions on how to enroll. You will also receive a reminder e-mail to enroll before the deadline.

## What is the deadline to enroll in benefits?

You have 31 days from your eligibility date to enroll in benefits. For example – if your benefits will be effective 9/1, then you have until 10/1 to enroll. However, this does NOT change the effective date and you are responsible for the premiums back to your eligibility date.

## What happens if I don't enroll in benefits before the deadline?

You will have only the District-provided Basic Life and AD&D coverage and the Employee Assistance Program. If you want any of the benefits available through the District, you must enroll before the deadline.

## Do I have to do anything if I don't want the District benefits?

We ask that you complete the enrollment process so that we know you have reviewed the available benefits. You will also need to name a beneficiary for the District-provided Basic Life and AD&D coverage.

## Can I make changes to my benefits during the year?

Generally, no. Once you make your elections they are in place for the remainder of the calendar year. However, if you experience a "life event" such as getting married, divorced, having a baby or your spouse changes jobs, then you can call Benefits Outlook within 31 days of the event and make changes to your elections.

## What changes can I make when I have a qualified life event?

Depending on the life event, you can add or drop a coverage, add or drop a dependent, and increase or decrease coverage for some benefits like FSA and life insurance. In most cases however, you are **NOT** allowed to change your plan option (ex: change from 'Limited' to 'Choice' medical plan). So carefully make your election decisions during new hire enrollment and annual enrollment.

## Is there an annual enrollment period?

Yes – every fall we conduct an annual enrollment for all employees. This is your once a year opportunity to change your benefit elections without a "life event". Please be aware that all employees are required to enroll each year as your benefits **DO NOT ROLL OVER** from year to year.

## Where can I learn about Katy ISD benefits?

Please visit our website at [www.KatyBenefits.org](http://www.KatyBenefits.org), or call **Benefits Outlook at 866-222-KISD (5473)** weekdays (except holidays), 7 am to 7 pm CST and Saturdays, 7 am to 4 pm.