



Title III: Benefits
Chapter TBD: TBD

Article TBD: CPS and Charter School Health Insurance Enrollment Policy

Sec. 1 The purpose of the Health Insurance Enrollment policy is to set forth the defined periods at which time an eligible retiree/survivor or eligible dependent can enroll into a CTPF sponsored health insurance plan.

Sec. 2 **Definition**

1. Eligible Retiree - A CTPF retiree whose last teaching service was with the Chicago Public/Charter Schools.
2. Eligible Survivor - A survivor of an Eligible Retiree receiving a survivor pension.
3. Eligible Dependent - A dependent of an Eligible Retiree who otherwise meets the dependent eligibility requirements of the Health Insurance Program.

Sec. 3 The scope of this policy covers Eligible Retirees, Eligible Survivors, and their dependents who meet the eligibility requirements of the Health Insurance Program.

Sec. 4 An Eligible Retiree/Survivor and/or their Eligible Dependent(s) may initially enroll in a CTPF-sponsored plan once in a lifetime, unless he or she experiences a qualifying event.

Sec. 5 **Initial Enrollment Period**

An Eligible Retiree/Survivor may initially enroll in a CTPF sponsored plan when one of the following events occur:

- Within 30 days after COBRA continuation coverage under the Board of Education or Charter School active employee group health insurance program ends, unless coverage is cancelled due to non-payment of COBRA premiums;
- Within 30 days of the effective date of pension/survivor benefits;
- During the Annual Open Enrollment Period;
- Within 30 days of first becoming eligible for Medicare; or
- When coverage is cancelled by a former group plan through no fault of the Eligible Retiree/Survivor.

Sec. 6 **Open Enrollment Period**

The annual Open Enrollment Period occurs each year from October 1st through October 31st. During this period, an Eligible Retiree/Survivor can enroll in a CTPF sponsored plan for the first time, change plans, or add an Eligible Dependent.

Sec. 7 Special Enrollment Period

An Eligible Retiree/Survivor has 30 days after a qualifying event to add an eligible dependent “Qualifying events” include:

- Marriage, civil union, or divorce/dissolution;
- Birth, adoption, or legal guardianship; or
- Within 30 days of becoming eligible for Medicare.

An Eligible Retiree or Survivor has 30 days after a qualifying event to change plans.

“Qualifying events” include:

- Termination of the Primary Care Physician (HMO enrollees) from the HMO plan;
- or
- Change in permanent address that affects the availability of CTPF sponsored plan.

An Eligible Retiree or Survivor has 30 days after a qualifying event to enroll for the first time.

“Qualifying event” include:

- Within 30 days of becoming eligible for Medicare.

The health insurance enrollment policy is published in the annual Health Insurance Handbook.

Sec. 8 Health Insurance Handbook

The Fund will make a Health Insurance Handbook (“Handbook”) available to all retirees/survivors. The Handbook will provide additional information for retirees/survivors regarding the CTPF-sponsored plan(s).

Sec. 9 Only the Board of Trustees or the Executive Director may authorize an exception to the rules in this Article.