



LOCAL GOVERNMENT HEALTH INSURANCE BOARD

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www.lghip.org

Roger Rendleman
Chairman

William L. Ashmore
CEO

October 23, 2017

MEMORANDUM

TO: All Payroll/Personnel Officers

FROM: Teresa Scroggins

SUBJECT: November is Open Enrollment Month for Coverages Starting January 1, 2018

The revised 2018 forms are now available on the Local Government Health Insurance Board's (LGHIB) website, www.lghip.org. Please start using these new forms and destroy all outdated forms. The **2018 LGHIP Administrative Procedures Guide** is also available on the LGHIB website. This guide contains the eligibility rules, enrollment instructions, billing procedures and the revised 2018 forms.

During open enrollment, employees who previously declined health insurance coverage may enroll by completing form LG01, the **2018 Enrollment Form**. Employees and retirees wishing to add or drop dependent/family coverage may do so by completing form LG02-B, the **2018 Dependent Change Form**. Dependent/family coverage may be added only during the open enrollment period in November each year, unless the dependent qualifies for dependent special open enrollment. Please refer to the dependent eligibility rules in the **2018 Administrative Procedures Guide**. Also, to be eligible for special enrollment, employees who decline health insurance coverage must have signed the **Declination of Coverage Form** (LG04), along with proof of other acceptable coverage to be maintained on file with the LGHIB. All forms for open enrollment must have an effective date of January 1 indicated on the forms.

Employees may also enroll in Southland voluntary coverages during November for a January 1, 2018 effective date. Southland offers dental and vision coverages. A minimum enrollment of 12 months is required for employees and dependents in the Southland voluntary coverages unless there is a qualifying status change. Employees wishing to enroll must complete form LG07, the **2018 Southland National Voluntary Insurance Enrollment Form**. Employees who are already enrolled and want to add or drop dependent/family coverage, must complete form LG08, the **2018 Southland National Voluntary Insurance Change Form**. Employees who want to cancel the Southland voluntary coverages need to complete form LG09, the **2018 Southland National Voluntary Insurance Cancellation Form**.

Local government units can also make the following changes during open enrollment for a January 1 effective date:

- add/drop retiree coverage for non-Medicare retirees and/or Medicare retirees
- add/drop dental coverage for the unit

- change the effective date of coverage for new hires
- add/drop elected official coverage for the unit
- change the probationary period policy for the unit

Remember: All paperwork must be signed by the employee/retiree and payroll officer in the month of November and received in the LGHIB office by mail at P O Box 304900, Montgomery, AL 36130-4900, or by fax at 334-517-9778 no later than Thursday, November 30, 2017. Faxes will only be accepted from the dedicated LGHIP fax number, 334-517-9778. To ensure we receive all pages, please use a cover sheet indicating the number of pages sent and contents of fax. You may want to fax the paperwork if it is close to the November 30 deadline to ensure that it is received on time. Also, please keep a copy of your fax confirmation and all supporting documentation. **No paperwork is necessary for employees or retirees who do not want to change their coverage.**