
Seattle Department of Human Resources

Susan McNab, Interim Director

BENEFIT ENROLLMENT DEADLINE EXCEPTIONS POLICY

This document identifies when exceptions may be made in order to allow employees to make benefit election changes outside of an enrollment period. Although enrollment deadlines are widely communicated before and during the enrollment period, occasionally circumstances occur beyond an employee's control that may make timely enrollment extremely problematic, generating a request for an enrollment exception. To recognize unforeseen emergency situations and still comply with IRS rules, the City has identified several enrollment deadline exceptions below which may meet the criteria of "unforeseen" and "emergency".

- 1. Out of the Area for the Entire Enrollment Period:** An employee may be out of the area for the entire open enrollment period; this would include employees on leave, such as military or sabbatical leave. Example: An employee is on military leave for the entire open enrollment period and did not have a power of attorney document on file that authorized another individual to make benefit changes for the employee. The returning employee will be allowed to make plan changes. Example: Inability to log into the City's enrollment system while out of area for shorter time periods with limited or unpredictable Internet access does NOT qualify for an exception.
- 2. Illness for Most of the Enrollment Period:** An employee may be out of the office due to illness for most (75% or more) of the enrollment period; this includes employees on extended Family/Medical leave. Example: An employee who was on full workers' compensation time loss for most of the period is eligible to make a change following the enrollment deadline. However, an employee who was on partial time loss, but was working for 25 percent of the open enrollment period, is NOT eligible to make a change after the deadline. Example: A brief period of illness during open enrollment does NOT qualify for an exception unless it is of a dire nature and occurs just prior to close of open enrollment (see #5 below).
- 3. Employee Self-Service (ESS) Failure on the Last Day of the Enrollment Period:** Example: An employee who is unable to access ESS provides time-stamped documentation, such as an IT ticket, screen shot of the failure or an email to their Benefit Rep stating that ESS is not working. The time stamp must be before the deadline on the last day of the enrollment period. Example: Expired passwords or failure to "save" changes in ESS does NOT qualify for an exception.
- 4. Communication Barriers:** Example: Employees who have communication challenges such as limited English ability or a learning disability may qualify for an enrollment exception. Example: Employees may receive incorrect or no written information from an otherwise reliable source. However, if there is a significant body of correct, written material available or given to the employee, oral misinformation will NOT justify an enrollment exception.
- 5. Other Unusual Circumstances Not Covered Above:** Other unusual circumstances may occur that prevent employees from contacting their Benefits Representative or logging into the system to make benefit elections. The Benefits Unit will confer with the Benefits Manager to evaluate these situations, considering the unanticipated nature and severity of the interfering event.



Procedure:

In all of the situations listed above, employees must first contact their department's Benefits Representative to review the appropriateness of their request. However, department benefits and human resources representatives cannot grant enrollment exceptions.

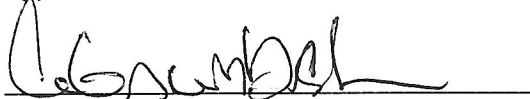
If the employee meets the criteria defined in the policy, they may request a formal exception request by completing an Exception Request Form. Benefits Unit staff will review requests on a case-by-case basis to confirm the validity of the request for an enrollment deadline exception. Information reviewed may include system audit reports, relevant emails, Employee Self-Service pages and payroll entries. The Benefits Unit may also request a copy of the employee's "Summary of OE Elections" as supporting documentation.

If a change is allowed, the new election must be submitted no later than ten (10) business days after the enrollment exception request is approved.

If the employee is not satisfied with the Benefits Unit decision, the decision may be appealed to the Benefits Manager. If the employee is still not satisfied with the outcome, disputed decisions will be referred to the Director of the Human Resources Department or his/her designated representative for final decision-making.

Updated: January 16, 2019

Approved:



Amanda Grumbach, Director of Operations
Shared Administrative Services, SDHR

1-31-19
Date