**Section 2160.310 Enrollment Responsibilities**

a) Any Unit within the State of Illinois interested in the Program may apply to the Director to have its Employees provided group health coverage under the Act. Annuitants and Dependents may also be offered coverage.

b) To participate, Units must agree to enroll all Employees who work 90% or more of the Unit's normal work period, except as provided in subsection (b)(4). Employees may select coverage under either the self-funded health plan or a managed care plan that has contracted with the State, with the costs paid by the Unit, its Members or some combination of both as determined by the Unit.

1) Employees must be employed at least half of the normal work period as measured yearly or meet the standard for participation in the Illinois Municipal Retirement Fund, except that elected government officials employed by a Qualified Unit of Local Government have the option to participate in the Plan, regardless of the number of hours worked.

2) Employees, other than elected government officials, must receive Compensation through the regular payroll process from the Unit.

3) Units may permit Employees who work 50% to 90% of the Unit's normal work period to enroll as Members under the plan.

4) An Employee of a participating Unit of Local Government or a Qualified Rehabilitation Facility who is covered as a spouse or Dependent under this or another group plan may elect to waive coverage, as long as the Health Plan Representative attests to this other coverage and at least 85% of the full-time Employees of the Unit are covered. A participating school district must have enrolled at least 85% of its full-time Employees who have not waived coverage under the district's group health plan by participating in a component of the district's cafeteria plan. A participating school district is not required to enroll a full-time Employee who has waived coverage under the district's health plan, provided that an appropriate official from the participating school district attests that the full-time Employee has waived coverage by participating in a component of the district's cafeteria plan. For the purposes of this subsection (b)(4), "participating school district" includes school districts and career, vocational and special education school districts.

5) Employees of a participating Unit who are not enrolled due to coverage under another group health policy or plan may enroll during the annual Benefit Choice Period or at a later date if the Employee experiences a qualifying change in status. This coverage is subject to possible health benefit limitations based on Pre-Existing Conditions. No benefits shall be payable for services incurred during the first 6 months of coverage to the extent the services are in connection with any Pre-Existing Condition. The Pre-Existing Condition time period may be reduced by the amount of creditable coverage Members or Dependents may have had with another insurance plan prior to enrollment, provided there was not a break in coverage of more than 63 days. A Certificate of Creditable Coverage from the prior plan must be provided to the employing Unit to reduce the Pre-Existing Condition time period.

c) Units may also elect to cover their Annuitants.

1) Units that elect to cover their Annuitants must allow Employees at the time of retiring the option to individually enroll in the Program. The option shall only be offered once to Annuitants.

2) Individual Annuitants terminating from the Program shall not be allowed to participate in the Program in the future.

3) At the time of the initial enrollment, Units may elect to cover current Annuitants as a group. During the annual Benefit Choice Period, Units may add or drop Annuitants as a group.

d) Units may offer Dependent coverage.

e) Units may enroll under the Program at the start of any month.

1) The Units must give the Department at least 30 days advance written notice before enrollment.

2) A Unit may enroll for part of the State's Fiscal Year. If a Unit has been enrolled in the Program for a partial State Fiscal Year, the Unit must begin the second year on July 1 to coincide with the State's Fiscal Year that is also the new Plan year.

f) Units will inform Members of the following responsibilities. Plan Members must:

1) be responsible for notifying the Health Plan Representative of coverage options chosen, and any changes that may affect eligibility or enrollment.

2) be responsible for reviewing the Local Government Health Plan Benefits Handbook describing coverages, eligibility, termination and claims submission requirements.

g) Units that enroll in the Program shall designate a person to be the Health Plan Representative. The responsibilities of the Health Plan Representative are described in Section 2160.410.

h) If the Unit exempts Members' premiums from taxes, in compliance with section 125 of the Internal Revenue Code (26 USC 125), the Unit must comply with Internal Revenue Code requirements that prohibit changes in the Member deduction during the Fiscal Year unless the Member has a change in status.

i) Units do not limit their duty to bargain with representatives of any collective bargaining unit of their Employees through participation in the Program.

j) Compliance with the continuation of benefits requirements of the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is the responsibility of the Unit. All premiums must be collected and transmitted by the Unit.

(Source: Amended at 32 Ill. Reg. 15994, effective September 11, 2008)