



FAQs

Human Resources Frequently Asked Questions

WHAT IS THE DIFFERENCE BETWEEN TRADITIONAL, PPO AND HIGH DEDUCTIBLE HEALTH INSURANCE?

For a summary of the State of Idaho employee benefits program, please click on the link:
http://adm.idaho.gov/insurance/grp/contracts/FY2011/FY11_Summary_of_Benefits_and_Premium_Rates.pdf [1]

WHEN WILL MY HEALTH INSURANCE BE EFFECTIVE?

Currently there is a 90-day waiting period for new employees. Your coverage will be effective on the 1st day of the month following 90 days of employment. For example, if you begin employment on July 1st, your coverage would be effective October 1st.

WHEN CAN I ADD OR DROP DEPENDENTS TO MY HEALTH COVERAGE?

At this time, you can add or drop dependents at any time during the year.

IF I WANT TO CHANGE MY HEALTH PLAN, WHEN CAN I MAKE THAT CHANGE?

If you wish to change health plans (i.e., from Traditional to PPO or vice versa), the ONLY time this can be done is during the open enrollment period (typically in late spring), and that change will take effect in the new fiscal year from July 1st to June 30th of the following year.

HOW OFTEN ARE OPEN ENROLLMENTS HELD FOR DENTAL BENEFITS?

Employees can decline dental coverage for their dependents at any time. Once you have declined dependent dental coverage, you may only obtain it during a special open enrollment period. In the last ten years there have only been five special open enrollments for dental insurance.

WHAT ARE THE FLEXIBLE SPENDING ACCOUNTS AND WHAT ARE THE BENEFITS OF ENROLLING?

The State of Idaho has elected to provide both medical and dependent care flexible spending accounts—one for health care expenses, the other for dependent care expenses (e.g., childcare costs). If you will have 10 months of service by July 1st, you are eligible to enroll in the Flexible Spending Account during an open enrollment period. The plan year is from July 1st to June 30th of the following



year. The amount you elect to contribute to spending accounts is deducted from your gross pay (before taxes are calculated) and set aside in an account for you to be reimbursed from as you incur qualifying expenses. The tax benefit is that the amount of your election is not included in gross income for tax purposes.

WHAT IS THE BASIC LIFE INSURANCE PROVIDED BY THE STATE OF IDAHO?

The state provides basic life insurance for all eligible employees, their spouses, and their unmarried dependent children, age 10 days to 25 years. The employee benefit is 100% of annual salary, not including overtime pay or bonuses; the spousal benefit is \$2,000; and for dependent children, the benefit is \$1,000. The plan includes an Accidental Death & Dismemberment (AD&D) provision for employees only. The cost of this plan is paid by the State of Idaho.

WHAT IS SUPPLEMENTAL LIFE INSURANCE?

If you elect to purchase the optional Supplemental Life coverage, the plan will pay benefits in addition to any paid by the Basic Life plan, including AD&D. The cost of this plan is based on your salary and age, and the premium will increase as you age and if you receive any salary increases. For example, an individual who is 32 years old and has an annual salary of \$45,600 would pay a premium of \$3.68. These premiums are payroll deducted.

WHAT IS NCPERS INSURANCE?

The NCPERS Life insurance is a decreasing term life policy. The benefit is based on your age at the time of death. This coverage also covers your spouse and any children under the age of 21. This policy is portable.

WHAT IS THE DIFFERENCE BETWEEN THE PERSI CHOICE 401(K) PLAN AND THE NATIONWIDE DEFERRED COMPENSATION PLAN?

This paragraph is a very general summary between the two tax-deferred plans, but you should conduct your own research before choosing a plan (or you can choose both plans). The PERSI Choice Plan is administered by PERSI; you must be 59½ and retired before you can access the funds without penalty. Funds in the Nationwide Deferred Compensation 457 Plan can be accessed at any age upon retirement without penalty. There may also be different charges for plan administration upon your retirement.

WHEN CAN I ENROLL IN THE 401(K) OR 457 PLANS, AND CAN I ENROLL IN BOTH?

You can enroll at any time for either or both plans.

WHAT ARE THE CONTRIBUTION LIMITS FOR THE 401(K) AND 457?

Currently the contribution limits for both plans are \$16,500. However, if you are over 50 there is a catch



up amount of \$5,500, so you can contribute up to \$22,000 into each plan. The contribution limits may change from year to year.

WHAT DO I DO IF I FORGET MY IPOPS PASSWORD?

If you forget your password, please contact the Human Resources Office at HR@idcourts.net [2] and your password will be reset and emailed to you.

HOW OFTEN CAN I CHANGE MY W4?

You can change your W-4 as often as you like by completing a new form and sending it to the Human Resources Office.

Source URL: <https://isc.idaho.gov/hr-employee/faqs>

Links

[1] http://adm.idaho.gov/insurance/grp/contracts/FY2011/FY11_Summary_of_Benefits_and_Premium_Rates.pdf

[2] <mailto:HR@idcourts.net>