

Iowa Bankers Benefit Plan

10 Helpful Hints for Completing Membership Forms

1. The Iowa Bankers Benefit Plan has an **Annual Election Period** in November for a January 1 effective date. This allows employees to choose a higher deductible plan or change dental plans. We do NOT have an Open Enrollment Period allowing employees to add dependents or lower their deductible without a qualifying event.
2. An employee must be in a health or dental plan at least **12 months** before he/she may change plans during the **Annual Election Period**. **Qualifying Events** do allow employees to make mid year plan changes.
3. When possible, use the **editable forms** on our website to complete paper applications and changes. Advantages include the following:
 - A. Highlighted sections to complete
 - B. Typing is more legible than hand writing
 - C. Reduces the number of emails/phone calls requesting clarification on information provided
 - D. Download forms to your intranet site or email forms to employees
 - E. Electronic signature available and acceptable for Health/Dental forms
 - F. Print and fax to the number on the form
4. When completing change forms, indicate the **reason for the change** in the comments section:
 - A. Qualifying event
 - B. Certificate of Creditable Coverage forthcoming if no qualifying event (does not apply to dependents under age 19)
5. Send paperwork in immediately.
 - A. The Wellmark file is sent on Mondays and Thursdays for processing.
 - B. Health ID cards are mailed from Texas. It can take up to **10 business days** to be received from the date Wellmark requests them.
 - C. Do NOT wait for completed COBRA paperwork. We can reinstate an individual if he/she elects COBRA.
 - D. We cannot make retroactive terminations if the terminated individual incurs claims before we receive his/her paperwork.
6. Please allow **5 business days** for us to approve or process online enrollments, changes and faxes. (It may take longer in the month of December). To ensure we have received your enrollment or change, in most cases, the completed change will appear on the Administrator Log In under Employee Maintenance.
7. We will contact you for missing information on your paperwork. Using online enrollment ensures we receive the completed information required for an enrollment or change.
8. **Do NOT send Social Security Numbers in unsecure email.**
9. **Fax** all membership and billing forms to: **515-286-4369**.
 - A. Dedicated fax line to Membership
 - B. Confidential
10. Leave a detailed message when calling our health toll-free number: 1 800-258-1415, option 2 for Billing. Provide the following:
 - A. Employee name and spelling or ID number
 - B. Brief detailed message of inquiry
 - C. Your name and contact information