

ELIGIBILITY DEFINITIONS AND FAQs

The NASCC Health Insurance Plan is a group insurance program and there are certain rules that are required in order to maintain the cost efficiency and benefit levels that make up the plan. Because enforcement of these rules is nearly impossible we rely on your honesty and integrity, and your desire to work as part of the entire organization for adherence to the standards that support the plan. Following are key definitions and some frequently asked questions regarding eligibility of corpsmembers:

Definitions

Eligibility - An Eligible Person means an Active Corpsmember contracted by a NASCC Participating Member Program to perform specific duties in the community, who has completed the probationary period outlined by the Participating Member Program as defined in its enrollment materials. An Eligible Person may be a foreign national. Insurance coverage is available for all Insureds while they are working in the United States, its territories and possessions. There is no coverage for services and supplies rendered in a foreign country.

Eligible Person - An Active NASCC Organizational Corpsmember or AmeriCorps Member contracted by a NASCC Member Program to perform specific duties in service to the community. The last day of the month in which the Corpsmember's service ends, so does his/her eligibility. The Corpsmember may or may not have concluded his/her contract period with the Member Program.

NASCC Organizational Corpsmember - a participant (AmeriCorps Member or Non-AmeriCorps Corpsmember) who is enrolled for a limited term of service (usually up to one year) with a NASCC Organizational Member Corps to perform duties under the instruction and direction of that Corps.

AmeriCorps Member - a participant currently enrolled and active in AmeriCorps through an AmeriCorps program that is an Affiliate or Supporting Member of NASCC or through an Affiliate State Commission NASCC Member.

ELIGIBILITY FAQs

When does a corpsmember's coverage begin?

The plan is designed to allow coverage beginning on the corpsmember's first day of active service. If this date falls mid-month, premium will be prorated according to the number of days covered. The initial payment will be for an entire month's premium and a subsequent bill will be adjusted for the prorated amount.

When does a corpsmember's coverage end?

The insurance coverage ends on the last day of the month in which the corpsmember's active service concludes. Your program cannot extend eligibility beyond the end of the month for any corpsmember who is not actively serving other than by the methods discussed in this FAQ (continuation modeled after COBRA and a qualified 30 day extension for returning members). Coverage eligibility is correlated with active work status and cannot be extended to the end of a corpsmember's service contract if that corpsmember is no longer actively performing service duties under the direction of your organization. If a corpsmember signs a service contract with your program for a 12 month period, and ends up actively working for 15 months, eligibility remains intact until the end of the 15th month.

ELIGIBILITY FAQs (continued)

Whose responsibility is it to pay premiums for the corpmembers' coverage?

The NASCC insurance plan is a group plan. Therefore, premium cannot be billed to the corpmember. The program is responsible for the full cost of all its corpmembers' coverage.

What if a corpmember has coverage through another insurance plan?

If the corpmember can provide documentation that he/she is covered elsewhere and a signed waiver form, the corpmember may waive NASCC coverage. However, it is entirely permissible to have other coverage and be enrolled in the NASCC insurance plan. The NASCC plan always pays secondary to any other coverage in place.

What about COBRA?

COBRA is Employer/Employee legislation and may not pertain to your specific program. If your program determines (with the help of a qualified attorney) that you must offer continuing coverage to your exiting corpmembers, the plan will allow continuation modeled after COBRA legislation. Your group will be responsible for the additional administration this entails, including distribution of the appropriate notices and collection of premium.

What if a corpmember is returning for a second term of service?

A corpmember's coverage can be extended up to 30 days if they are returning to the same program for a second term of service. Premiums must be paid by the group and cannot be charged back to the member. A request form will need to be filled out by the program administrator and the returning member. Verification of the member's return may be requested.

Are there any other ways that a member can extend coverage after their active service has ended?

No. Aside from programs that offer continuation modeled after COBRA and programs covering a qualified returning member for up to 30 days, there are no ways to extend coverage through the NASCC plan beyond the final day of the month in which active service ended.

Who at the NASCC plan will answer any additional questions that I have?

The broker for the NASCC plan is Willis of Seattle. The contact at Willis is Chris Rooney and he can be reached at (800) 456-1415 or at chris.rooney@willis.com.