FAQ’s

When is health insurance coverage effective?
Health insurance coverage becomes effective on the first day of the month following 30 days of eligibility/employment; i.e., date of hire is August 20, insurance benefits are effective October 1.

Are part-time employees eligible for health insurance coverage?
Employees working at least a 50% assignment and on at least a 45-day contract or notice of assignment are eligible for the district-paid life insurance coverage, long-term disability and health/dental coverage. Part-time employees pay a portion of the monthly premium for insurance coverage based on the number of hours worked.

What is the CEBT?
The CEBT is a self-funded multiple employer trust that currently provides employee benefits for one hundred forty-five (145) school districts, BOCES, colleges and public entities, with over 18,000 employees covered in the State of Colorado. The CEBT plan offers health, dental, vision and life coverage to the participating groups.

Who is Willis HRH?
Willis HRH is the broker/administrator for the CEBT. Willis HRH provides customer service for health insurance plan participants. To obtain answers on claims and benefits questions call 1-800-332-1168.

When can I make changes to my health insurance coverage?
Employees can make changes to their insurance during the open enrollment period each spring (April / May). The changes become effective on July 1. The employee can add/discontinue dependent coverage outside of the open enrollment period. When an employee has a qualifying event, such as marriage/divorce, birth or adoption of a child, or loss of coverage for employee/family member the employee may make changes to their insurance coverage. However, open enrollment is the ONLY time employees can change insurance plans.

How can employees access information/claim forms regarding health, dental and life insurance?
General coverage/enrollment questions:
www.cebt.org (forms, directories, order cards)
Insurance Benefits Specialist 613-5004
Specific billing/coverage questions:
Willis HRH (our plan administrator) 1-800-332-1168
Flexible Spending Account
What is Flexible Spending Account (FSA)?
A tax-advantaged accounts that allows an employee to set aside a portion of earnings to pay for qualified medical and/or dependent expenses. Your designated amount is deducted from an employee’s pay into your FSA account and is not subject to payroll taxes, resulting in substantial payroll tax savings.

Is an annual election or waiver of participation required?
Yes, according to Internal Revenue Service regulations, eligible employees (all Thompson School District employees) must complete an election or waiver form annually.

Are there individuals who should not participate in the flexible spending account program?
Yes, employees who wouldn’t want to participate include those nearing retirement (3 to 5 years out), employees who don't have eligible expenses for these programs (no dependent day care, less than $300 in miscellaneous medical, dental and vision expenses, etc.) and those who, for a number of reasons, may want to report the highest gross salary possible (i.e., for loan purposes, disability issues, etc.).

General FSA questions/information:
American Fidelity 1-800-325-0654
www.afadvantage.com (Allows employees to access forms, set-up their information on-line to monitor accounts, check balances, receive email notices)