

Benefits Enrollment FAQ

Coppell ISD

Can I make changes to my existing benefits?

Changes and enrollments to benefits can be made only: during Open Enrollment Periods; within 31 days of date of hire; and within 31 days of an IRS defined Qualifying Event.

The following are examples of IRS defined Qualifying Events:

- Marriage
- Birth of Child
- Loss of Other Coverage

There are other IRS Qualifying Events. Please contact the Benefits' Office at 214-496-6028 if you have questions regarding a qualifying event.

What does Section 125 mean?

Section 125 is a part of the IRS Code that sets forth the rules for benefits that are taken pre-tax. Since these benefits reduce your taxable income the IRS puts certain conditions on changing them. Please see the first question above.

What is a Cafeteria Plan?

A Cafeteria Plan is another way to describe those benefits that fall under Section 125 of the IRS Code. It also describes the fact that you can pick and choose these benefits independently of one another. For instance, you do not have to have health insurance to have dental insurance. You may choose to have only one benefit and decline all others.

Who do I contact if I have questions regarding my benefits?

If necessary, the Benefits' Office will be happy to assist you regarding your benefit questions. Please be aware that due to HIPAA regulations, benefit providers will not answer questions unless the employee is present. If you are in a situation where you have contacted a benefit provider and you have not received a satisfactory response, please call the Benefits' Office at 214-496-6028 to set up an appointment. Please bring all documents pertaining to the issue with you. The Benefit Manager will then be able to fully assist you.

Does the Benefits' Office receive employee claims and correspondence regarding benefits?

No. The Benefits' Office does not receive copies of any claims or correspondence regarding individual employees. If you are receiving communications from a provider and have questions regarding that communication that the benefit provider has not answered satisfactorily, please make an appointment with the Benefits' Office so that your issue can be discussed with the provider and Benefit Manager.