



Department of Transformation and Shared Services  
Employee Benefits Division  
**2023 Summer Portability**

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## Overview

Insurance Portability refers to the insured's right to continue their insurance coverage if they transfer to another District. Employee Benefits Division (EBD) works with the Public School Employee Health Insurance Representatives (PSE HIRs) to ensure during the summer months the PSEs coverage does not lag over the summer months if they are transferring from one portability participating school district to another portability participating school district.

## Notification of Portability Participation

To ensure PSEs coverage, all PSE HIRs need to fill out the provided survey, which will you receive in email or you can click this link <https://www.surveymonkey.com/r/K9FY7BF>. Once the survey is received, EBD is alerted to which districts will participate in portability for 2023.

## Mark Your Calendar with These Important Dates

- **April 30, 2023** – the deadline to change your district's participation from 2022.
  - You will be able to do this by filling out and submitting the survey EBD will provide to you.
- **July 14, 2023** – Deadline for outgoing district to terminate transferring employees in the ARBenefits system.
- **August 11, 2023** – Deadline for incoming districts to submit the "Notice of PSE Transfer" form to the EBD Eligibility via a Task in ARBenefits.
- **August 31, 2023** – Outgoing district must cover transfers through this date.
- **September 1, 2023** – Transferred employee's coverage begins with the new district.

## Things to Remember

Employees can only be considered a transfer if both the outgoing and incoming district participate in portability. If one or both districts do not participate, the employee will be treated as a voluntary termination with the outgoing district and a new hire with the new district. Coverage with the new district will be based on the employee's new hire date and the date on the *Election Form* submitted to EBD.

Districts that participate in portability must establish a deadline for their employees to inform the district that they would like to be treated as a transfer. The deadline cannot be prior to the last day of work for outgoing employees.

Employees who do not notify their intent to either participate or notify the current district after the established deadline, should be treated as a voluntary termination and a new hire with the new district. The employee would be considered a new hire even if they are moving between participating districts.

Employees who move between participating districts that elect to be a transfer will be covered by the outgoing district through **August 31, 2023**. The new district will begin covering the employee as of **September 1, 2023**. **These dates cannot be changed.**

Outgoing District: **Please verify the employee's new district is participating in portability.**

It is the responsibility of the outgoing district to make sure they receive payment from transferring employees for the summer months. Districts are responsible for actively covered members on their monthly bill.

If your district sets up a deadline for an employee to remit payment to the district, and they miss that deadline, you can terminate the member for nonpayment of premiums. The employee could then enroll with their new district when they become eligible. **The 15-day window to terminate an employee back to the end of the previous month still applies.**

## What Districts Need to Do for Transferring Employees

### Outgoing District:

- Outgoing districts must terminate transfers by 07/15/2023.
- Terminate the employee in the ARBenefits system by going to Member Services Tab and select Terminate Subscriber to enter the information.
- Select "Transfer" as the termination reason.
- The termination date will automatically be 08/31/2023 in the system.

### Incoming District:

- Submit a *PSE Notice of Transfer* form to EBD by 08/12/2023.
- Transferring employees must be added in APSCN/eFinance by the incoming district **BEFORE** EBD can process a transfer form and move the employee to their new group.

## Employee's Choice

Employees have the option to continue their coverage as a transfer or be considered a new hire even if moving between participating district. Employees cannot change their decision once the transfer request has been processed. Employees who transfer cannot make any changes to their current plan. **The transferring employee should not submit an *Enrollment form to EBD***, their current coverage will move to their new group starting September 1, 2023.

Employees who are treated as new hires can make changes to their plan. They must submit an *Enrollment* form when they become eligible with their new district. If employees have a break in service or if they change plan levels (Premium, Classic, or Basic), their accumulators (such as deductible, coinsurance) will reset.

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*Employees who are not currently enrolled with an ARBenefits Health who transfer between participating districts are eligible to enroll with the ARBenefits Plan with their new district.*

*The effective date of coverage is based on the new hire date with the new district.*

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### **Online Forms**

You can locate the *Notice of PSE Transfer Form* on the website <https://www.transform.ar.gov/employee-benefits/public-school-employees/> under the School Insurances Representatives Resources and Forms or by clicking the form link in this document.

### **Colonial Life**

Colonial Life follows the same dates as EBD for employees transferring between participating districts. Employees who transfer between districts can elect new life insurance coverage with Colonial Life through their new district like any new hire. Any current coverages with Colonial Life will transfer to their new district as well. For questions regarding life insurance coverage for employees leaving, or joining a new district, the HIR should send a secure task to the Colonial Life group for direction.