1. As a new hire, and eligible for benefits, when can I expect my benefits to begin?
   If you are hired in the middle of the month, your benefits will become effective the first of the following month.

2. Once my benefit forms are submitted to Human Resources, when can I expect to receive my medical card?
   It will take 7-10 business days for you to receive your card.

3. What if I need my medical card before I receive it in the mail?
   Register as a member on the Independence Blue Cross website. Once you have created an account you can print a temporary card until you receive your permanent card. You can also view all account information.

4. What if I want to change my primary physician?
   Once you register as a member with Independence Blue Cross, you can view a list of providers who are in network.

5. What if I experience a life changing event and need to change my benefits?
   Complete a change of enrollment form and send Human Resources with the documentation of the life changing event. If it qualifies, your new benefits will become effective the date of the event.

6. What qualifies as a life changing event?
   Some life changing events include: marriage, divorce, birth, death, a change in spouse’s employment, eligibility of dependent expires.

7. My son/daughter is no longer eligible under my plan, can he/she continue coverage?
   Cobra Continuation of Coverage is available for dependents who are no longer eligible on their parents insurance. Cobra enrollment forms are available in the Human Resources office or on the Human Resources webpage under Forms.
8. How do I change my coverage?
   Anyone can change his or her benefits for any reason during the open enrollment period. All changes made during open enrollment are effective July 1st.

9. What benefits are available to me?
   Please see below health insurance benefits offered by the Pennsbury School District to eligible employees:

   PC 20/40/70 (PPO)
   PC 10/20/70 (PPO)
   PC 20 (PPO)
   Keystone POS 15S
   Select Formulary 15/30/50
   UCCI Flex (PPO)
   UCCI Plus (DMO)
   Delta Dental Premier (PPO)

   The coverage listed above is available for:
   Single
   Parent/Child
   Parent/Children
   Employee/Spouse
   Family