



TRS Split Processes

Version 1

Split Application Process

If your employees do wish to renew their split agreement or you have new employees that would like to enter into a split agreement, then please follow the below guide on how to process your split employees.

Action is required to renew any existing split agreement every plan year

Once all steps are completed, bswift will add the additional eligibility requirement within the bswift system. Bswift will usually complete these in mass the week after the enrollment has closed.

Split Primary Steps

- The primary employee should make their election into the Medical benefit.
Please note: The plan election passed on the Primary's enrollment file will determine the plan option that split billing is created for both the primary and secondary billing arrangements.
- You will need to complete the online form to start the process. [Click Here](#)

Time Sensitive - Split Primary Request needs to be submitted before the first annual enrollment files.

Split Secondary Steps

- The secondary employee should waive the medical benefit and enroll in the TRS Medical Declination with the same members as the primary employee.
- You will receive an email notification from bswift for a ticket within the ticket tracker. Once you have this, you will need to log into bswift and follow the below steps.
 - Locate the employee within the system via the search in the top right of the screen.
 - Then click on the ticket tracker link (on the right side, not the one located at the top of the page) and find the Split Request Ticket.
 - Once you have found the ticket, click on it and scroll to the bottom of the page and add a comment to sign off on the requested split agreement, then click the save button.
 - You will then need to click the 'Assign to Last Saved by User' to send the ticket back to bswift for processing.

Time Sensitive - Split Secondary Acknowledgement needs to be completed before the end of the annual enrollment.

Please Note: These dates are essential to ensure that your split employees are set up correctly in both systems and that your September billing will be accurate. Bswift will provide the deadline time frame before each annual enrollment.

This will be the same process you would use for new hires and changes to split agreement throughout the plan year.

Ongoing Maintenance Process

Outside of the annual enrollment, bswift will monitor new requests and add the additional eligibility requirements within the bswift system towards the end of each month. If either employee changes employment to another participating district/entity, a new online application to split premium form will be required.

Every Monday, **THEbenefitsHUB** TRS Team will run a report that contains this additional information required field within bswift to apply the split approvals to the primary and secondary employees within **THEbenefitsHUB** system.

Reminder: Split agreements are effective upon approval. If the approval is completed after 09/01, the Split will be effective 10/01, and the Primary will be billed for the full premium of the coverage for the month of September.

Cancellation of a Split

All split agreements will be terminated at the end of each plan year. However, to terminate a split agreement during the plan year, an online application must be completed. [Click Here](#)

If either employee is sent with a termination, this will also terminate an existing split arrangement. In this event, if the primary is terminated, the secondary would have 31 days from the termination date to apply for coverage under a special enrollment event.

Data Roll Process from Year to Year

THEbenefitsHUB will remove the "Split Approval" eligibility field for all Split Primary and Secondary employees before enrollment starts. This is to prepare the system for the new plan year split employees. Split elections for the previous plan year will not be affected by this.

Please Note: Any Qualifying Events for split employees for the previous plan year will need to be completed by **THEbenefitsHUB's** TRS Team until the new plan year splits have been approved and processed.

The current year data will be rolled into the new plan year; however, there are a few things you should know:

- We will roll the Split Primary employees into the regular medical benefit with the same plan election and tier.
- The Split Secondary employee will **NOT** be rolled into any medical plan but will have the declination rolled into the new year's declination plans.

That wraps up the TRS Split Processes! If you have any additional questions



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