

SECTION: Human Resources

NUMBER: A-001-04-0005

AREA: Benefits

DATE: 6/1/2018

SUBJECT: Health Insurance

REVIEWED: 12/14/2022

## I. PURPOSE

To provide health insurance coverage in the most cost effective manner.

## II. POLICY

- A. Regular employees (see definition under "Employee Definitions") are eligible for enrollment in the health insurance plan on the first day of the month if employed on the first day of the month or the 1<sup>st</sup> day of the following month if employed on the 2<sup>nd</sup> of the month or after.
  - a. Enrollment must be done on the online system within first week of hire. The Human Resource Department will assign user identification and open enrollment window. If employee declines coverage they will need to designate online for reporting purposes.
- B. Application for health insurance must be made during the first 30 days of employment. Changes are permitted if there is a qualifying event such as divorce, marriage, birth and/or death of covered persons. Open enrollment will be held annually in April or May prior to the new fiscal year that begins in July. Notifications will be sent out by the Human Resources Department for when open enrollment period will be available.
- C. The Human Resources Department will provide details of the health plan described in the Summary Plan Description (SPD). The SPD and information on the cost of the coverage will be provided in advance of enrollment to eligible employees.
- D. Employees on Leave of Absence may continue their health insurance by paying the appropriate premium directly to the Business Office by the last day of each month of coverage. To do so, forms must be signed and on file in the Human Resource Department.
- E. Retired employees up through age 64 may continue group coverage as primary with payment of the appropriate COBRA premium.
- F. Employees who are terminated or resign will have health insurance through the last day of the month in which they terminate employment. Coverage will be available through the COBRA program for up to 18 months of time (see COBRA policy A-001-04-0002.)
- G. Employees on nine or ten month contracts with a continuing commitment of employment are entitled to remain on the health insurance plan provided the employee share of the premium has been or will be paid in a timely fashion.

III. REVIEW AND RESPONSIBILITIES

Responsible Parties: Human Resource Department

Review: As deemed as appropriate

IV. APPROVAL

Approved: \_\_\_\_\_ Date: \_\_\_\_\_  
President

Approved: \_\_\_\_\_ Date: \_\_\_\_\_  
Chair / Board of Trustees