

# Insurance

## FT\_HR\_BE\_15

Responsible Officer  
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Responsible Office  
Human Resources  
Approving Body  
Board of Trustees  
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### Policy Statement

The University offers insurance benefits for full-time employees (e.g. health, dental, life, worker's compensation).

### Policy Procedures

#### Health Insurance

A Full-time Staff member is eligible for health insurance coverage. In order to be covered without an additional waiting period or without having to submit to a physical exam by a physician, the intention to sign up must be communicated to the Business Office within the first thirty days of employment. Otherwise, an employee may only add insurance during the re-enrollment period effective January 1 each year, or within the following HIPAA guidelines:

##### Rule 1: Delayed enrollment

If you initially decline enrollment for yourself or your dependent(s) (including your spouse) due to other health care coverage, in the future you may be able to enroll in this plan, provided that you enroll within 60 days after you lose other coverage.

##### Rule 2: Life-changing events

If you add a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependent(s) in this plan, provided that you enroll within 60 days after the event.

The institution contributes a monthly amount toward the premium of health insurance and the remainder of the premium is withheld from the employee's paycheck. Of course, the group insurance is optional, but the University strongly recommends this coverage. You should consider the relevant federal and state regulations when making this decision.

Employees may include their families in the health insurance coverage by paying an additional amount as required by the insurance company.

Occasionally, the University will offer monetary assistance to help pay the annual deductible of the health insurance policy. This decision is made on an annual basis and applies to all participants of the group policy. If assistance is being offered, the employee should consult the Business Office for instructions in obtaining the available funds.

#### Dental Insurance

A Full-time Staff member is eligible to purchase dental insurance coverage, including coverage for family. This coverage may be added anytime. The premium is withheld from the employee's paycheck.

#### Life Insurance

The University carries a small life insurance policy on each Full-time Staff member at no cost to the employee. Additional life insurance may be purchased through the University's group plan. Additional insurance premiums will be withheld from the employee's paycheck.

### **Worker's Compensation**

Employees who are injured while at work are covered by the Workman's Compensation Laws. An employee who has been injured should report that injury promptly to his/her Supervisor. Immediate treatment can minimize the injury, help to prevent infection, and permit filing of the appropriate papers while the events surrounding the injury are still fresh in the memory of the victim. Treatment should begin with a local urgent care or emergency room facility. Worker's compensation insurance will typically reject claims from a primary care physician. (See Safety Policy in the Miscellaneous section)