



ADMINISTRATIVE MANUAL

Health Plan

Policy 120

- 1.0 PURPOSE:
This policy is enacted to provide competitive benefits to Associated Students, Inc. (A.S.I.) employees.
- 2.0 REFERENCES:
None
- 3.0 POLICY:
All full-time and part-time regular benefited employees are entitled to health coverage. Student assistants and casual employees are not eligible for dental benefits.
- 4.0 DEFINITIONS:
None
- 5.0 PROCEDURES:
- 5.1 All eligible employees may elect health plan coverage provided by the Associated Students, Inc. and administered by University-Student Union Administrative Office as our employee of record.
- 5.2 A.S.I. provides a maximum contribution toward the monthly health premium as established by the A.S.I. management. The A.S.I.'s maximum contribution will follow the University's contribution. If the A.S.I. contribution is insufficient to cover the full monthly premium employees must pay the difference of the monthly premium.
- 5.3 Employees must select a health plan within ten (10) days of their hire date. Employees who elect coverage by the 15th of the month shall be covered by the first of the following month. Employees who start employment after the 15th of the month shall be covered the first of the month following the next calendar month.
- 5.4 Employees who do not elect coverage at the outset of employment may be able to do so at a later date, but only with permission of the carrier. However, depending upon the plan elected, the employee may be required to submit a health statement or suffer a waiting period prior to being allowed to sign up. If the employee anticipates any health problems, it would be wise to have them sign up for coverage at the outset of employment.
- 5.5. Employees who are off payroll for 30 days or more do not receive A.S.I. contribution for their health plan and must pay the entire monthly premium for the period they are off payroll or be dropped from the plan. Once



dropped from the plan, employee may re-enroll in the plan during the open enrollment or follow step 3 above.

5.6 Employees may join or switch plans during open enrollment that occurs on the contract renewal date of the health plans.

5.7 Based upon an employee's termination date, an employee will have health plan coverage through either the last day of the month in which the employee terminates or the end of the month following termination.

5.8 Terminating employees and certain dependents of employees are eligible to continue the health insurance plan at their own cost under the regulations defined by COBRA. New employees shall receive notification of eligibility when enrolling. Terminating employees will be notified of their eligibility by mail, and of their requirements to notify A.S.I. of their intent to continue their health plan coverage.

5.9 When health insurance is provided by the A.S.I., all matters regarding coverage and claims should be between the employee and the insurance carrier. A.S.I. Directors and the U-SU Administrative Office should not be contacted.

6.0 Eligible dependents of an eligible employee include:

- Spouse (unless legally separated or divorced)
- Domestic partner (registered through the Secretary of State process under the standard eligibility rules of the Public Employees' Medical and Hospital care Act), and
- Unmarried dependent children from birth to the end of the month in which the child reaches 26. A dependent child includes a stepchild, a natural child recognized by the father, or a child living with the employee in a parent-child relationship who is economically dependent upon the employee. A child ceases to be an eligible dependent upon marriage.
- Dependents become eligible coincident with the Eligible Employee or upon attainment of dependent status. Newborn infants are eligible for medical coverage from and after the moment of birth. Adopted children are eligible for medical coverage from and after the moment the child is placed in the physical custody of the Eligible Employee for adoption.

7.0 Eligible Employees with ten (10) years of service to the A.S.I. and at age 55 years or later are eligible for retirement health benefits. Employees must retire within 120 days of your separation from employment and have been eligible for enrollment in a medical plan on their date of separation.

- Medical coverage can continue into retirement for eligible employees and their eligible dependents.
- The cost to the retiree for medical coverage will depend on which plan and the level of coverage the retiree chooses. If A.S.I. contribution is insufficient to cover the full monthly premium, retiree must pay the difference to the monthly premium directly to the Health Care carrier.
- Retirees and their dependents remain in the Basic medical plan until they and/or their dependents become eligible for Medicare.
- When retirees qualify for Medicare Part A, they must sign up for Medicare Part B. Retirees and their dependents must certify their Medicare status with the insurance carrier when they each become eligible for Medicare and change from the Basic medical plan to a supplemental to Medicare or Managed Medicare plan at that time.
- Employees with FlexCash plan may request coverage within 30 days before or after their retirement date. If they do not enroll within 30 days before or after their retirement date, they must wait until the next annual Open Enrollment period to enroll.