

NUMBER: D-5

TITLE: HEALTH INSURANCE

POLICY: It is the policy of Southern Nazarene University to make group health insurance available to regular, full time employees and other regular employees scheduled to work 30 or more hours per week. Coverage will begin on the first day of employment (pending a completed health insurance application).

A waiver must be signed annually by all eligible employees who do not participate in the University's Group Health Insurance plans.

PROCEDURE:

1. Enrollment: Regular, full time employees must complete an application form to initiate coverage. Each employee will be provided with a booklet explaining the benefits of this policy at the time of employment.
2. The only other time an employee can enroll in the health insurance plan is during the annual enrollment month (November) with the coverage becoming effective January 1, or within thirty days following a HIPAA qualifying event (see the Human Resources Department for additional information).
3. Coverage during Leave of Absence: The Human Resources Department will contact insured employees who begin a Leave of Absence to discuss the effect a Leave of Absence will have on coverage. In most instances an employee can use previously accrued vacation, sick, or personal leave to maintain the payments of their monthly insurance premiums. Otherwise, the employee may maintain their coverage by paying the portion of their monthly premium by the fifth of each month.
4. Cancellation of Coverage: Employees may cancel coverage at any time by contacting the Human Resources department.
5. The group insurance plan can be continued for up to eighteen months following termination of employment if the COBRA forms and payment are submitted to the insurance carrier.

Original 2/98
Revised 6/02
Revised 2/05
Revised 3/16