



<b>Procedure Name:</b>	HEALTH INSURANCE
<b>Procedure Number:</b>	503
<b>Domain:</b>	Human Resources
<b>Approved By:</b>	Tita Yutuc, President/CEO
<b>Created/Written By:</b>	Rich Petro, Director of Human Resources
<b>Effective Date:</b>	2/15/2017
<b>Date(s) of Revision:</b>	2/15/2017
<b>References:</b>	

## STATEMENT OF PURPOSE

FCC offers group health insurance to all regular full-time employees. FCC pays a defined portion of premiums for single or family coverage; this portion is communicated at the time of enrollment and during the annual open enrollment period. Premiums will be deducted from the employee's paycheck.

## AREAS OF RESPONSIBILITY

The **Human Resources** department is responsible for managing employees' enrollment paperwork and ensuring the correct deductions for premiums, as specified by the employee, are taken from the employee's paycheck.

**Employees** are responsible for informing the Human Resources department of any request for changes in their coverage.

## PROCEDURE

Eligible employees must enroll within 30 days of hire date through the Human Resources department. Coverage will begin the first day of the month following the 30 days. Employees wishing to enroll after the 30 days may do so during the open enrollment period in September, with coverage effective October 1.

For employees who have their hours involuntarily reduced below regular full-time status, and continue as a part-time employee, (s) he will be eligible for health insurance for 90 days. During this period, the employee will be responsible for his/her portion of the premium and FCC will continue to pay its portion of single or family coverage.

Employees who experience a qualifying event may be eligible to continue with FCC's group coverage by paying the monthly premium in accordance with state and federal law. Examples of qualifying events include:



- Is terminated;
- Is laid off;
- Is on a leave of absence due to a work-related injury;
- Is on a leave of absence due to a non-work-related injury;
- Is on an approved military leave;
- Is on an approved jury duty leave; or
- Voluntarily leaves the agency

FCC will continue its contribution for the month in which the event occurs. For continuation of coverage thereafter, the employee is responsible for full payment of the premium following the event except for approved family and medical leave.

Employees who have health insurance coverage through FCC will also have a health savings account (HSA). Family & Children's Center will make a monthly contribution to the HSA of each employee with health insurance coverage through the agency. The contribution amount is based on the type of plan the employee has (single or family), the amount is communicated at the time of enrollment and during the annual open enrollment period. Employees also have the option of making pre-tax contributions to their HSA. The amount to be deducted must be decided at the time of enrollment and can only be changed annually in December for the upcoming year.

Regular full-time employees who waive health insurance receive a pre-determined dollar amount each pay period for not electing the insurance. This benefit will be paid when health insurance would have started or when the employee submits a completed insurance waiver, whichever date is later.

## **GETTING HELP**

For questions or further clarifications regarding the Health Insurance Procedure, please contact a member of the Human Resources department at 608-785-0001.