

Topic: <b>MEDICAL INSURANCE POLICY</b>		
Policy #:	Version: 1.0	Updated Date: October 2008

**Purpose:** To identify eligibility for health insurance.

**Scope:** All employees (Note: those employees covered under a collective bargaining agreement, please refer to the appropriate contract)

**Policy:** Full-time regular employees holding positions on payroll are eligible to elect group health insurance through Roger Williams University. Open Enrollment period is held, usually on an annual basis, at which time staff can add, drop or change their level of coverage.

#### **Eligibility for Health Insurance**

Staff may elect to cover themselves, and, if applicable, their spouses and/or children. Spouses may include those who are legally married and those who fit the definition of common law spouse. Children may include the employee's unmarried natural and/or legally adopted children, or children for whom the employee has been granted legal guardianship. Except in certain circumstances, children must be under the age of 19 or full-time students under the age of 26.

Health insurance becomes effective the first day of the month following the date of hire. Coverage ceases at the end of the month in which eligibility ends.

#### **Cost for Health Insurance**

Costs are outlined in information packages distributed at New Employee Orientation and during Open Enrollment and may also be obtained from the Office of Human Resources.

#### **Tax Treatment of Health Insurance**

Employees' paychecks are generally reduced monthly by the amount of the appropriate health insurance premiums on a pre-tax basis. This pre-tax plan is governed by Internal Revenue Service regulations. Under certain circumstances it may be necessary to deduct certain portions of premiums on a post-tax basis. Employer portions of premium can be considered taxable income in certain circumstances.

#### **Double Health Insurance (Buyback)**

Employees who certify that they are covered by health insurance from a source outside of Roger Williams University, may be eligible to receive a payment if they decline to enroll in Roger Williams University group health insurance. This money is considered taxable income.

**Status Change**

If a change is the result of a Qualifying Event such as a marriage or divorce, birth or adoption of a child employees are encouraged to contact the Office of Human Resources within 30 days of such an event, for enrollment changes effecting one's benefits.