

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. Coverage will begin on the first day of employment.

A waiver must be signed by all 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 shall be provided with a brochure explaining the benefits of this policy at the time of employment. After the University has shared 50% of the expense of this protection for the employee and family for five years the University will pay 100% of the premium.
2. 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. The employee may maintain their insurance coverage by paying the portion they normally would be paying by the fifth of each month.
3. Cancellation of Coverage: Employees may cancel coverage at any time by completing the Waiver forms in Human Resources.
4. 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.
5. The only other time an employee can enroll in the health insurance plan is during the annual enrollment month (June) with the coverage becoming effective July 1, or within thirty days following a HIPAA qualifying event (loss of coverage through no fault of your own).

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Revised 6/02
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