

HEALTH INSURANCE / COBRA**SECTION 4.05****Effective Date: October 15, 2015****Approved By: Governing Board** 

- A. Health/Reduced Insurance Premiums: It is the policy of the Governing Board to provide health insurance coverage to agency employees and their dependents. The Board believes that insurance coverage is essential to the recruitment and retention of employees.

Therefore, all regular employees working thirty (30) hours a week or more are eligible to receive health insurance coverage on a shared cost basis.

There are two plans of agency health insurance available for agency employees to choose from, traditional and catastrophic. The agency will pay 75%-85% of the agency traditional health insurance plan. If the employees choose the catastrophic plan, the employer/employee portion of the cost will be adjusted up/ down based on the plan. This policy established the shared cost on an annual basis for the agency traditional health insurance at:

- 85% employer paid 15% employee paid for employees whose family income is less than 150% of the current poverty level;
- 80% employer paid 20% employee paid for employees whose family income is between 150% and 200% of the current poverty;
- 75% employer paid 25% employee paid for employees whose family income exceeds 200% of the current poverty level.

Coverage of employees will depend on the specific plan offered by the agency; however, in general, health insurance coverage for employees will begin the first day of the month after the first 30 days of employment.

- A. COBRA: Employees may be eligible for COBRA if a qualifying event causes the employee and/or eligible family members to lose coverage under the agency health plan.

Employees will be provided with a copy of the Summary Plan Description for all ancillary benefits upon hire or when changes occur, and as provided for by law from time to time.

School Year Employees are not eligible for the agency's health insurance while on lay off. Cobra and other alternatives will be explained to School Year Employees to assist in continued care.

Human Resources will provide each new hire with the appropriate enrollment forms during orientation as outlined in the Community Action Committee of Pike County Selection, Hiring, and Documentation Manual.