 NORTHEAST OHIO MEDICAL UNIVERSITY	Policy No.: 3349-7-70 (HRG)
POLICY TITLE: Group Insurance Benefits	EFFECTIVE DATE: September 10, 2010 REVIEWED AND UPDATED: April 1, 2025
RESPONSIBLE DEPARTMENT: Human Resources	General Personnel

(A) PURPOSE


- (1) To promote the health and well being of a quality workforce, through the provision of competitive group insurance benefits.

(B) SCOPE

- (1) This Policy applies to all full time employees of the University, including but not limited to, faculty, administrative staff, unclassified hourly staff and classified civil service employees. This Policy does not apply to student employees.

(C) DEFINITIONS

- (1) Consult University Policy No. 3349-7-01.
- (2) “Dependent Child” under federal law refers to the biological child, stepchild, or adopted child of an employee who is under the age of 26 and does not have their own insurance coverage through an employer. Pursuant to state law, a Dependent Child can also include the biological child, stepchild, or adopted child of an employee who is under the age of 26.
- (3) “Eligible Dependent” includes the Spouse of an Eligible Employee who has a completed Spousal Exclusion Affidavit on file in Human Resources, or as specified in a lawful Separation Agreement or Divorce Decree, and all Dependent Children as defined above.
- (4) “Eligible Employee” includes full time employees of the University including faculty, administrative staff, unclassified hourly employee and classified civil service employees. Part-time employees who work thirty (30) hours or more are eligible for Group Insurance Benefits. Employees who work less than thirty (30) hours and student employees are not eligible.

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(5) “Group Insurance Benefits” are a selection of benefits received by an Eligible Employee provided in accordance with the financial resources and priorities of the University, which include medical, prescription, vision, dental, disability and life.

(6) “Spouse” refers to individuals who are recognized as lawfully married under the law of any state.

(D) POLICY STATEMENT

(1) Group Insurance Benefits, Full-Time Employees

(a) The University may allow for a number of different Group Insurance Benefit options. Information concerning these options are contained in separate provider publications.

(b) If an Employee starts on the first day of the month, elected Group Insurance Benefits are effective on the employee’s first date of employment. If an Employee starts anytime after the first day of the month, elected Group Insurance Benefits are not effective until the first of the month following the hire date.


(c) Coverage for each dependent will be effective with the latter of:

(i) The effective date of full-time appointment for the Eligible Employee; or,

(ii) The date on which a person became an Eligible Dependent.

(d) The Eligible Employee must notify the Human Resources Department of any changes in eligibility status for all dependents.

(e) Eligibility for Group Insurance Benefits terminates based on any of the following events:

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- (i) The employee is no longer a full-time employee of the University;
- (ii) A Dependent no longer meets the definition of “Eligible Dependent”; or,
- (iii) The death of an employee. All Group Insurance Benefits for the surviving spouse and dependent children terminate on the last day of the month following the month in which the death of an Eligible Employee occurs.
- (iv) A group policy terminates; or,
- (v) The University elects to terminate coverage for a given benefit.
- (f) Employees on approved leaves of absence without pay may continue Group Insurance Benefits for up to one year at their expense.
- (g) Group Insurance Benefits remain in effect while an employee is on active military duty for up to thirty-one (31) days. Employees are responsible for their contribution for any health insurance premiums during this thirty-one (31) day period. Employees with longer periods of active military service may elect to continue Group Insurance Benefits for up to twenty-four (24) months under COBRA or at their expense.
- (h) Human Resources will provide information on continuation of Group Insurance Benefits for the Eligible Employee or Eligible Dependents as required under COBRA.