 NORTHEAST OHIO MEDICAL UNIVERSITY	Policy No: Policy No.: 3349-7-70 (HRG)
POLICY TITLE: Group Insurance Benefits	EFFECTIVE DATE: September 10, 2010 REVIEWED AND UPDATED: June 23, 2014
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 28 and is: unmarried; a resident of Ohio or a full-time student at an accredited public or private institution of higher education; not employed by an employer that offers any health benefit plan for which the child is eligible; and not eligible for insurance coverage under Medicaid or Medicare.
- (3) “Eligible Dependents” include the Spouse of an Eligible Employee, 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 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.

(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) Elected Group Insurance Benefits are effective on the employee's first date of employment unless otherwise noted.

(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:

(i) The employee is no longer a full-time employee of the University;

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- (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 terminates on the last day of the second month following the month of the death of an Eligible Employee.
- (iv) The retirement of an employee. Group Insurance Benefits coverage terminates on the date of retirement for those employees who are recipients of Ohio Retirement System benefits (except for life insurance). For employees hired before January 1, 1992, comprehensive medical coverage for Eligible Dependents of Ohio Retirement System retirees continues if:
 - (a) The retired employee had ten consecutive years of full-time service with the University immediately prior to retirement; and
 - (b) The Eligible Dependent was insured when the retired employee’s health insurance benefits coverage terminated.
- (v) A group policy terminates; or,
- (vi) 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 days. Employees are responsible for their contribution for any health insurance premiums during this thirty-

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one day period. Employees with longer periods of active military service may elect to continue Group Insurance Benefits for up to eighteen months at their expense.

- (h) Arrangements may be made for continuation of Group Insurance Benefits for the Eligible Employee or Eligible Dependents under COBRA by contacting the Human Resources Department.