

	PROCEDURE	Motion No.	N/A
	Health Related Benefits	Effective Date	02/22/2021
		Responsible Department	Human Resources
		Attorney Review / Date	[Attorney Name] [Date]

Medical, Dental & Vision Coverage

The College provides full-time employees and eligible family members with the opportunity to enroll in medical, dental, and/or vision coverage. The employee's share of the premium will be communicated to employees during the open enrollment period and are also posted electronically for reference. Premiums will be paid through a pre-tax payroll deduction.

Complete details regarding plan carriers, coverages, and exclusions are provided to employees during the open enrollment period and are also posted electronically for reference.

Employees can elect to provide coverage for other family members. Eligibility is determined by the IRS definition of a spouse or dependent. This election can be made at the time of initial enrollment, during open enrollment periods, or after a qualifying life event as defined by the IRS. Employees can elect coverage for family members separately for each plan.

If spouses are both eligible full-time employees with no dependents, health insurance coverage will be provided to each under single coverage and with no buy-out available to either employee. The dental and vision insurance will be paid by the College, with both offered single coverage at no cost to either employee.

If spouses are both eligible full-time employees and have dependent(s) eligible for coverage, health insurance coverage will be provided under family coverage with a contribution by either employee and with no buy-out available to the other employee. The dental and vision insurance will be paid by the College, with both offered single coverage at no cost to either employee.

Coverage for dependents will be available at the employee's cost.

Employees who opt out of health insurance are eligible for a medical waiver payment in the amount of one hundred (\$100) dollars per pay. Support Staff and Faculty employees should refer to their Collective Bargaining Agreements for further details. Employees who waive medical coverage may still elect dental and vision insurance.

All group health plan coverage will terminate on the last day of employment. Employees will be notified via mail of their right to continue coverage through COBRA at the full premium plus a two (2) percent administrative fee.

Short-Term Disability (STD)

An employee is eligible to apply for STD from the first day an accident occurs or on the eighth day when an illness has prevented the employee from working. Short Term Disability provides the employee with 67% of base wages up to \$1800 per week for a maximum of 13 weeks after a waiting period of one week. Employees on a short-term disability leave of absence do not earn additional paid time off during the absence.

Disability payments are taxable income according to Federal and Pennsylvania tax codes. At the time a full-time administrative employee begins coverage under STD, FMLA leave is automatically applied to the time away from the workplace. FMLA leave is also automatically applied to any paid leave days taken for reasons covered by FMLA. Any necessary FMLA paperwork must be completed by the employee and his/her attending physician as required by law.

A full-time administrative employee covered by STD may continue coverage under the college's medical insurance plan provided the employee pays any share of the premiums required when they are due. Life insurance benefits will also continue, and other insured benefits will continue provided the employee pays any share of the premiums required.

A full-time administrative employee on STD may request the use of PTO hours up to an amount to cover the difference between the employee's full-time salary and the amount provided by STD insurance. The employee must complete a special PTO request form for this purpose.

The College will suspend contributions to the employee's TIAA-Cref or other retirement plan until such time as the employee is no longer covered under STD and has returned to a full-time work schedule with the College.

Complete details of the STD program are posted electronically and are available through Human Resources.

Long-Term Disability (LTD)

Employees who are absent from work due to illness or injury for longer than the 13-week STD may apply for LTD. Applications for LTD are processed by the carrier and either approved or denied. LTD payments may be approved for a maximum of one year. If the employee is unable to return to work during this time period, employment with Pennsylvania Highlands Community College will end on the date LTD eligibility ceases.

Employees on a long-term disability leave of absence do not earn additional paid time off during the absence. The College will provide group health plan for

a maximum period of nine (9) months during LTD leave, provided the employee pays any share of the premiums required when they are due. If the employee has not returned to work at the end of nine months, the employee may elect to continue coverage under COBRA.

Life insurance benefits and other insured benefits will continue for the duration of LTD leave provided the employee pays any share of the premiums required.

LTD leave runs concurrently with any remaining FMLA leave that the employee may be entitled to under law.

Complete details of the LTD program are posted electronically and are available through Human Resources.

Life Insurance

Term life insurance is provided to employees at no cost. Coverage will cease on the last day of employment. Conversion rights after separation are determined by the policy in effect at the time of separation.

Complete details of the life insurance coverage and exclusions are available electronically or through Human Resources.

Health Activity Reimbursement

Employees may request their health activity reimbursement by submitting a Check Request Form to their supervisor for approval, and then to payroll. Reimbursement is not contingent upon the payment schedule set forth by the provider, but receipts of payments made by the employee which must be submitted for the reimbursement to be paid. Requests for reimbursement must be submitted within the calendar year for which reimbursement is being requested.

Effective Date	Motion Number	Document Author	Description of Change
02/22/2021	N/A	Human Resources	Initial Release; procedures were removed from the policy language