

Chapter:	Human Resource Management		
Title:	Employee Health Insurance		
Policy: <input checked="" type="checkbox"/> Procedure: <input type="checkbox"/>	Review Cycle: Triennial Author: HR Spec.	Adopted Date: 06.2024 Review Date: 06.2024	Related Policies: Employee Benefits

Purpose:

This policy clarifies the provision of health insurance for eligible Hopeful Horizons (HH) Employee employees.

Scope:

This policy applies to:

- All HH Staff Selected HH Staff, as specified:
 HH Board Members HH Volunteers
 Other:

Policy:

HH shall offer participation in group health and dental insurance to eligible full-time and part-time employees consistent with the following:

- A. **Eligibility:** Full- and part-time employees who are regularly scheduled to work and perform work for at least thirty (30) hours per week are eligible. Employees become eligible for insurance benefits on the first (1st) day of the month following sixty (60) days of continuous employment.
- B. **Plan Options:** Each eligible employee participating in group health, dental, and vision insurance plans has the option of participating in a Section 125 Cafeteria Plan, whereby the employee's gross salary is reduced by the amount of payroll deductions for the employee's portion of health and dental insurance premiums. Participation in the Cafeteria Plan is optional, and an employee may decline participation. All enrollments and communications for the 125 Cafeteria Plan are administered by the HH Human Resource Business Partner (HRBP). Once enrolled in the 125 Cafeteria Plan, changes can only be made when the employee has experienced and provided documentation of an eligible life changes.
- C. **Employee Contribution:** Participation in a group health, dental and vision insurance plan is at a pro rata cost paid through payroll deduction.
 1. **General Staff:** HH shall pay 80% of the premium costs of a designated individual health insurance plan for staff regularly scheduled to work and regularly working 30 hours or more per week. Staff may elect to add partners and/or children to their plan at their own expense. This provision is subject to modification or deletion at any time at HHs' sole discretion with or without notice in accordance with applicable law.
 2. **Leadership Staff:** HH shall pay 80% of the premium costs of the designated family health insurance plan for staff designated as part of HH's Leadership Team.
- D. **Other Insurance:** HH offers the following additional coverages as defined:
 1. **Life, AD&D and Disability Insurance:** Hopeful Horizons provides a Basic Life and Accidental Death and Dismemberment policy for regular full time and regular part

time employees (regularly scheduled to work and regularly working at least 30 hours per week) at no cost to the employee. Employees may choose to enhance this policy by purchasing additional coverage.

2. **Supplemental Insurance and Other Benefits:** Hopeful Horizons offers employees the opportunity to purchase supplemental insurance and benefits at their own expense.

E. **Decline Benefits:** An eligible employee has the right to decline the insurance coverage provided by signing as indicated on the benefits election form made available during the annual renewal or open enrollment period. Employees may change their benefit selection during periods of a plans open enrollment or as the result and proof of eligible life changes.

F. **Adherence to Plan Documents:** In the event of a discrepancy between this policy and any insurance plan document, in all cases, the plan document, as amended, will control.

Communication and Training:

The Board shall receive a copy of the policy at the time of periodic review and will have an opportunity to ask clarifying questions during the approval process. Employees and volunteers shall receive notice of the Board's policy review and approval including notice of any substantive changes. The notice will provide a link to the policy located on the HH website.

Employees shall be notified of this policy as part of the initial orientation.

Definitions:

1. **Cafeteria 125 Plan:** A Section 125 or cafeteria plan is an employer-sponsored benefit plan that gives employees access to certain taxable and nontaxable pretax benefits. The plan can be made available to employees, their spouses, and their dependents.

Other Related Materials:

Benefits Election Form

References/Legal Authority:

NA

Change Log:

Date of Change	Description of Change	Responsible Party
06.2024	This policy is updated to the new template and adds communication and training, definitions, other related material and references as applicable.	R. Lucovich, HR Spec.