

**Aims Community College Procedure**  
**Employee Services**  
**Medical Insurance**

**Purpose:** Aims Community College currently offers a major medical insurance plan to eligible employees.

**A. Eligibility:**

1. New hires or current employees whose employment status changes making them eligible for insurance, and who work at least 30 hours per week on a regular (not temporary) basis, are eligible to enroll in medical insurance plans sponsored by the College in accordance with the terms of the plans.

Employees are subject to eligibility rules and benefits outlined in each medical insurance plan document and may be required to pay a portion of the premium.

**B. Premiums:**

1. Employees who are required to pay a portion of the medical insurance premiums. receive paycheck deductions at the end of the month for the next month's coverage. Employees may elect to pay premiums on a **pre-tax basis**. Premiums are subject to change each year on July 1.
2. Employees whose premiums are deducted on an **after-tax basis** may choose to discontinue their medical insurance at any time by completing the appropriate change of enrollment through the HRIS system. These same employees may also choose to discontinue coverage for one or more dependents at any time while keeping coverage for themselves by completing a change in the HRIS system. Employees whose premiums are deducted on a pre-tax basis are subject to IRS regulations regarding mid-year election changes, which require a qualifying event in order to make changes, such as canceling coverage or deleting dependents.
3. Eligible employees who are approved for an **unpaid leave of absence** which allows the employee to maintain insurance coverage must make arrangements in advance with Human Resources to pay for benefit premiums or insurance coverage may be discontinued. If an unpaid leave of absence falls under the Family and Medical Leave Act ("FMLA") provisions, see FMLA details under Leaves of Absence Procedure and contact Human Resources for details.

**C. Process:**

1. Upon hire or eligibility, benefit eligible employees will receive a benefits summary containing information about premiums and benefit coverage for available medical plans, the applicable enrollment deadline, and information on how to get help with enrollment.
2. New employees will be provided with an opportunity to attend a benefits orientation session in which medical insurance plan options, enrollment procedures, deadlines, other related information, and directions to enroll will be presented.

3. Enrollment with accurate information must be completed within 31 days of the date of hire. Coverage begins on the first day of employment. If the 31-day deadline is missed, the only other opportunity to enroll is during the annual open enrollment period unless there is a qualifying event. Open enrollment elections take effect on July 1.
4. Each year employees will be notified of the annual open enrollment period. Employees may switch medical insurance plans, add or delete dependents, cancel coverage or begin participation during the annual open enrollment period. Employees who anticipate being absent during the open enrollment period are advised to contact Human Resources no later than April 30th to request open enrollment materials. Plan changes take effect July 1<sup>st</sup> each fiscal year.
5. If there is a qualifying event as described in the applicable Summary Plan Description, employees and their eligible dependents may enroll in medical coverage outside of the open enrollment period. Employees are required to complete the enrollment or change of enrollment process in the Human Resources Information System within 31 days of the qualifying event.
6. A list of eligible dependents can be found in myAims under Human Resources Department in the Employee Benefits Guide.

#### **D. COBRA:**

1. Covered employees and their dependents who lose insurance coverage for certain reasons are eligible to continue medical insurance through COBRA, for example: termination, reduction in hours, divorce or legal separation, death of the employee, or dependent loss of qualification due to age. The College will provide covered employees and their dependents with certain notices addressing their COBRA rights and related issues to the extent required under applicable law.

**Adopted: College Council, May 23, 2022**

**Responsible Administrator: Executive Director/CHRO of Employee Services**

*Updated from Human Resources to Employee Services – September 20, 2022*