



POLICY

Title:	Eligibility for University Provided Benefits
Effective Date:	Reviewed January 6, 2020
Approved By:	President's Council
Responsible Party:	Vice-President for Human Resources and Administrative Services
History:	11/1/15
Related Documents: Affidavit of Domestic Partnership	

I. PURPOSE

The purpose of this policy is to define the parameters by which University-provided health and welfare benefits become available, the limits of these benefits and the conditions under which the benefits might become forfeited.

II. DEFINITIONS

Benefit Eligible Employee means an individual who is regularly scheduled to work at least 26 hours per week in a regular full time or regular part time job category. Employees represented by a collective bargaining unit may be subject to different requirements and/or plans. (See applicable current union contracts for more details.)

Eligible Dependents - Eligible dependents of University-sponsored medical and dental benefit plans are an employee's spouse, eligible domestic partner, child(ren), or individuals under a qualified medical support court order (QMSCO).

Eligible Domestic Partner – An individual who, together with the Benefits Eligible Employee, meets all of the following criteria:

- a. Is in a relationship (same or opposite sex) of mutual support, caring, and commitment with the Employee, in which both intend to remain.
- b. Has been sharing a primary residence as partners with the Employee for at least six continuous months unless residing in different geographical areas on a temporary basis.
- c. Is not currently married to, nor part of a civil union or domestic partnership, with anyone else, and whose Employee Domestic Partner can attest to the same.
- d. Is at least 18 years of age or an emancipated minor.

- e. Shares joint responsibility for one another's common welfare and basic needs for at least six continuous months, as evidenced by at least two (2) of the following:
 - i. named parents in a co-parenting or adoption agreement
 - ii. joint mortgage, lease, or title
 - iii. joint ownership of motor vehicle or bank account or credit card account
 - iv. designation of domestic partner as a primary beneficiary of employee's life insurance, retirement benefits, or will
 - v. assignment of a durable Power of Attorney or Health Care Proxy to one another.

III. POLICY

Regular employees are eligible for all benefits subject to the qualifying requirements of each plan. Employees who are regularly scheduled to work at least twenty-six (26) hours per week are considered eligible for benefits at Salus University, unless specified otherwise in an applicable collective bargaining agreement. Temporary employees, and regular employees working less than 26 hours weekly, are not benefits eligible but are eligible for workers' compensation.

IV. PROCEDURE

Enrollment of Eligible Employees, Spouses, Domestic Partners, and Dependents -

Enrollment in benefits must take place within 31 days of an employee first becoming eligible for benefits, during an annual open enrollment period or within 30 days of an appropriate qualifying life event. All necessary forms and required documentation must be submitted to the Human Resources Office within this time period.

An Affirmation of Domestic Partnership is required as applicable. The IRS does not allow an employee to pay for healthcare coverage for a domestic partner on a pre-tax basis. However, the employee's share of the healthcare coverage for their same-sex domestic partner can be made on a pre-tax basis if the same-sex domestic partner is a legal tax dependent under Tax Code section 152.

A child of an employee is eligible for coverage up to the age of 26. Eligibility is regardless of whether he/she qualifies as the employee's tax dependent, is a full-time student or is married.

Note: If the adult dependent child of the employee is married, only the adult dependent child of the employee will be eligible for coverage.

Dependent children are covered until the end of the calendar year in which they turn 26 on medical and dental insurance.

The newborn child of a covered employee will be covered immediately from birth for the first 31 days if (1) the employee was covered under the Plan on the child's date of birth, and (2) the newborn meets the definition of eligible dependent. In order for the newborn to have coverage

beyond the first 30 days, the employee must add the dependent to existing coverage via the Employee Self-Service Portal (ADP) within 30 days after the child's birth.

Adding and Removing Dependents Mid-Year

Outside Open Enrollment, a dependent can be added or removed only if the employee experiences an IRS-defined life event changes. Changes must be made within 30 days of the date of the life event change. Qualifying events include:

- the birth or adoption of a child
- marriage (and divorce, if the exchange or insurer counts it as a qualifying event)
- loss of other coverage (as long as the coverage you're losing is considered minimum essential coverage)
- Changes in employment status of the employee, such as moving from full-time to part-time employment;
- Changes in employment status of a spouse or domestic partner, which can include the ending of their employment, new or different working hours resulting in a change of their employer-sponsored benefits, a benefit change due to a strike, a benefit change for them due to a change in work hours, or if they begin an unpaid leave of absence resulting in a change of benefits;

Termination of Coverage

University provided benefits for an Eligible Employee, Spouse, Domestic Partner, or Dependent will be terminated at the end of the month in which he or she no longer meets the eligibility criteria for benefits (e.g., termination of employment, decrease in work schedule, dissolution of marriage or domestic partnership).

Special Eligibility Provisions - In addition to the eligibility requirements listed above, other University-sponsored benefit plans have special eligibility provisions. Such plans include:

- Employee Tuition Reimbursement;
- Dependent Tuition Remission for dependent attendance at the University;
- University-Provided Retirement Contributions;
- Long Term Disability Income Protection; and
- Life Insurance and Accidental Death and Dismemberment plans.

Please refer to the Plan Documents for plan-specific requirements and information.

ERISA

An eligible employee participating in the benefits plans is entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants are entitled to: 1) receive information about a plan, 2) be

informed of any exclusionary periods of coverage for preexisting conditions, 3) be provided information about all plans for which they are eligible, and 4) enjoy protection of certain employee rights. For questions about employee rights or employer duties under ERISA please contact the plan administrator or the Employee Benefits Security Administration.

General

NOTE: If there is any inconsistency between this policy (or any policy referred to in this policy) and the terms of the applicable University employee benefits plan, policy, or program, the terms of that applicable plan, policy, or program will control.

Salus University reserves the right at any time to modify the plans, policies, or procedures described herein. However, Salus makes every effort to notify all affected members when such changes or modifications are being considered and made.