



# **POLICY MANUAL**

## **OPERATING POLICIES AND PROCEDURES**

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**Number 358**

**Subject: Medical Insurance**

**Covered Employees: Benefit Eligible Employees**

**Date of Origin: January 24, 1997**

**Effective Date of Last Revision: October 24, 2007**

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### **358.1 POLICY**

The University provides eligible employees and their eligible dependents a broad range of protection against the cost of non work-related illnesses or injuries.

### **358.2 PROCEDURES**

#### **2.1 Initial Enrollment and Change of Coverage**

Benefit-eligible employees may enroll in the University's self-funded medical insurance program within 30 days of their hire date. Employees who do not enroll within 30 days of their hire date will not be eligible to enroll until the next annual enrollment period.

There is an 8-month pre-existing condition period where no benefits will be paid for a pre-existing condition unless "proof of insurability" can be ascertained, and less than 63 days have expired from termination of the previous job. A pre-existing condition is a medical condition which existed, or for which symptoms existed, within the prior 6 months of the individual's effective employment date at Utah State University.

Employees may add coverage during announced open enrollment periods held once each year. Medical plans may only be changed during the annual open enrollment period. Employees may discontinue their medical insurance coverage at any time.

Employees with a change in family status may change their medical insurance coverage outside of open enrollment periods by notifying the Office of Human Resources and completing the necessary paperwork within 30 days of any of the following events:

- marriage or divorce
- birth, adoption, or newly acquired guardianship of a child
- death of a spouse or a dependent
- change in status of employment
- dependent status change

## **2.2 Premiums**

Utah State University pays a significant portion of the medical insurance premium for each benefit-eligible employee. Employees who work 50% to 74% time in a benefit-eligible position pay a larger percentage of the insurance premium than those whose positions are greater than or equal to 75% time.

Premium schedules are available from the Office of Human Resources.

## **358.3 RESPONSIBILITY**

### **3.1 Office of Human Resources**

Responsible for providing advice and assistance in implementing this policy in accordance with the University's medical insurance policy.

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[BACK TO TABLE OF CONTENTS](#)

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