# New Employee Health Insurance Summary

EMPLOYEE NAME (Please Print Clearly)	FTE or Hours/ DAY	EMPLOYEE CLASS	START DATE IN POSITION

#### MEDICAL INSURANCE

- Optional at .5 FTE for HEA, and 4 hours/day (20 hours/week) for all other employee work groups
- Must enroll or waive within 30 days of eligibility
- Submit appropriate enrollment form to the Human Resource Office by the 10th of the month for coverage to be effective the 1st of the next month
- May add new dependents within 30 days of qualifying event
- Special Enrollment-30 Days for loss of other coverage
- Annual open enrollment to change plans is in September for coverage effective November 1

## **DENTAL/VISION INSURANCE**

- Eligible at .5 FTE for HEA, and 4 hours/day (20 hours/week) for all other employee groups
- United Concordia Dental (District Paid) or
- Willamette Managed Dental Care (District Paid)
- · Must choose one plan and enroll within 30 days of eligibility
- Northwest Benefits Network Vision (NBN) Family Plan
- (District Paid)

## **SALARY INSURANCE**

# Long-Term Disability-(LTD) CIGNA

- Automatic at .5 FTE for HEA and 4 hours/day for all other groups except Teamsters 2 (see High-Risk)
- Coverage becomes effective month following first pay warrant in eligible position (District Paid)

# Short-Term Disability (STD) CIGNA

- Optional at .5 FTE for HEA and 4.00 hours/day for all other groups except Teamsters 2 (see High-Risk)
- Coverage may become effective month following first pay warrant in eligible position
- Must enroll within 60 days of eligibility (Employee Deduction)

#### High Risk—Lincoln Financial Group

- Optional at 4 hours/day for Teamsters 2 only
- Coverage may become effective month following first pay warrant in eligible position
- Must enroll within 60 days of eligibility (Employee Deduction)

#### LIFE INSURANCE

- Mutual of Omaha-Automatic at 4.00 hours/day for Teamsters 3; Admin/Exec. Assistants; Non-Rep/ Management-Professionals; Central Administrators and Building Administrators. Coverage becomes effective month following first pay warrant in eligible position. (District Paid)
- Not bargained for HEA, Teamsters1 or Teamsters 2
- The Standard Life Ins. Co.-Optional Voluntary Life Insurance at .5 FTE for HEA and 4 hours/day for all other groups-(Employee Deduction)
- Must enroll within 30 days for the guarantee issue

## **ACCIDENTAL DEATH & DISMEMBERMENT**

- National Union Fire Ins. Co.-Optional at .5 FTE for HEA and 4 hours/day for all groups
- Coverage may become effective month following first pay warrant in eligible position (Employee Deduction)
- · May enroll at any time

# **ACCIDENT, CANCER & CRITICAL CARE**

- Allstate Benefits-Optional at .5 FTE for HEA and 4 hours/day for all other employee groups
- Coverage may become effective month following first pay warrant in eligible position (Employee Deduction)
- Must enroll within 30 days for the guarantee issue

## PREMIUM CONVERSION & FLEXIBLE SPENDING

#### **Premium Conversion**

- Enrollment is automatic upon incurring out-of-pocket medical premium deductions
- May decline participation by signing a Declination of Participation form

#### Flexible Spending - Plan Year Jan. 1 through Dec. 31

- Optional at .5 FTE for HEA and 4.00 hours/day for all other groups • To opt in must enroll within 30 days of eligibility for the remainder of the calendar year
- Annual open enrollment November 15 to December 15. Must enroll each year to opt into the next calendar year
- "Use it or lose it" provision

NOTE: Any enrollment or other changes received in Human Resources by the <u>10th</u> of the month <u>will</u> become effective on the first of the following month.

Please note: For exclusions, limitations, and clarifications, see the individual plan	
EMPLOYEE SIGNATURE: I have read and understand the above information	TODAY'S DATE