



# FERRIS STATE UNIVERSITY

## HUMAN RESOURCES

### HR Related Policies & Procedures

Effective Date: October 22, 2004

FSU-HRPP 2005:39

## Insurances

### COVERED EMPLOYEES

- Full-Time Administrative
- Full-Time Support
- Full-Time Temporary/Grant
- Part-Time (Job share and administrative employees working the required minimum hours for coverage)
- Bargaining Unit Employees

### [Board of Trustees Employee Definitions](#)

Note: Bargaining unit employees are covered by the terms and agreements of the [collective bargaining agreement](#) (CBA). Please refer to the CBA for details.

### BOT POLICY

**Sec. 6-801. Group Health, Dental and Vision Coverage.** Participation in group plans will be offered to all eligible non-bargaining unit employees subject to the terms and conditions of the plan documents and design. If eligible employees elect to opt out of the medical and/or dental insurance, a “cash out” option will be provided. The Board of Trustees will establish and may amend/change these plans from time to time. The terms of a collective bargaining agreement (CBA) will govern the terms and conditions of insurances by employees covered by the CBA.

**Sec. 6-802. Group Term Life Insurance and Long-Term Disability Plan.** Participation in a group term life insurance plan and a long-term disability plan will be offered to all eligible non-bargaining unit employees. The Board of Trustees will establish and may amend/change these plans from time to time. The terms of a collective bargaining agreement (CBA) will govern the terms and conditions of group insurances for employees covered by the CBA.

## **HR PROCEDURES/DESCRIPTION/DEFINITIONS**

Newly hired employees are scheduled by the hiring department to attend a New Employee Orientation the first week of employment. Employee benefits will be explained during that session.

Employees who opt out of medical and dental coverage will receive additional monies, subject to normal taxes and withholdings, added to their paychecks.

Employees are normally able to make changes to their coverage only at the annual open enrollment periods or under certain qualifying conditions. (Contact Human Resources (HR) for specific information.)

Plan documents explaining specific coverage levels, definitions of eligible dependent, etc. may be obtained in HR.

In order to be covered under one or more of the plans, it may be necessary for the employee to pay part or all of a premium cost, determined on an annual basis.

It is the employee's responsibility to notify HR if there is a family event that will impact the insurance coverage, such as a change in a beneficiary or dependent, a birth, death, adoption, divorce, etc. The employee must make this change in insurance by notifying HR within 30 days of the event.

## **RESPONSIBILITY**

Employee: Complete enrollment forms in a timely basis and return to HR and promptly notify HR of changes in marital status, adoptions, dependents, etc.

Refer Questions To: *Human Resources*