

# Group Insurance Procedure

## Summary

The university's procedure for providing group insurance to its employees.

## Purpose

To provide guidance to employees on its group insurance plans.

## Procedure

### Group Insurance - Health

Columbus State University employees who qualify for benefits are eligible for coverage under the self-funded medical plan(s) provided by the University System of Georgia. Upon employment, the new employee has 31 days to elect coverage. If not enrolled within the first 31 days of employment, the new employee must wait until the next annual Open Enrollment unless the new employee or an eligible dependent has a total loss of coverage during the year. Other changes may be made during the year if there is a "Change in Family Status." Some examples of a change in family status are:

- A change in marital status;
- The birth or adoption of a child (including step-children and legally-placed foster children);
- Death of a covered dependent;
- A change in employment status for you or your spouse; or
- A covered dependent losing eligibility status.

It is the employee's responsibility to notify the Human Resources Department within 31 days of the loss of coverage or the change in family status.

Health insurance premiums are paid under the pre-tax basis. Please refer to the health plan booklet(s) for detailed coverage information.

### Group Insurance – Dental

Columbus State University employees who qualify for benefits are eligible for coverage under the self-funded dental plan provided by the University System of Georgia. Upon employment, the new employee has 31 days to elect coverage.

If coverage is not elected within the first 31 days, there will not be another opportunity to enroll. There is no Open Enrollment for dental coverage, however the employee may elect to decrease or terminate coverage during this period. If enrolled in dental coverage and a "Change in Family Status" occurs, appropriate changes must be made within 31

days of the event. Refer to the dental plan booklet for details.

Dental insurance premiums are paid on a pre-tax basis. Please refer to the dental plan booklet for detailed coverage information.

## **COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1986 mandates that an employer offer continuation of health and/or dental care coverage to qualified employees and/or their dependents who may lose coverage eligibility. It is the employee's responsibility to notify the Human Resources Department in order to enroll in COBRA coverage.

Consult your health or dental plan booklets or contact the Human Resources Department for more information about your COBRA rights.

## **Group Insurance – Life**

Columbus State University offers a basic term life insurance policy to benefits-eligible employees at no cost to the employee. Accidental Death and Dismemberment (AD&D) coverage is included with the basic plan. Both plans carry a face value of \$25,000.

In addition to Basic coverage, employees can choose to buy Supplemental Life Insurance on themselves in amounts equal to one, two or three times annual (base) pay, rounded to the next \$1,000. Proof of insurability is not required if coverage is elected during the new employment period. If initial or increased coverage is elected during Open Enrollment, a proof of insurability statement is required and coverage is subject to acceptance by the insurer.

Dependent term life insurance is available for eligible dependents of the employee. This plan carries a face value of \$10,000 per dependent, \$2,000 for children 14 days of age but less than 6 months. Proof of insurability is not required if coverage is elected within the first 31 days of employment. Coverage elected after that period requires each dependent to complete a proof of insurability statement and coverage is subject to the acceptance by the insurer.

Refer to the Life Insurance plan booklet for "Change in Family Status" guidelines and other coverage information.

Premiums for supplemental insurance may be paid on a pre-tax basis. Dependent life insurance premiums are excluded from the pre-tax program.

## **Related USG Policy**

Human Resources Administrative Practice Manual

**Last Update**

6/5/18

**Responsible Authority**

CSU Human Resources