

Health/Dental/Life Insurance Policy

POLICY: Health/Dental/Life Insurance			
POLICY NUMBER:	300.16	CUSTODIAN:	Special Projects
APV'D DATE:	10/20/20	REVIEW DATE:	July 2021
EFFECTIVE DATE:	10/20/20		
REFERENCES:	Individual Plan Documents, Employment Classification Policy		

Part 1. Policy Background and Purpose.

The White Earth Tribal & Community College (WETCC) insurance program is a self-funded plan under the White Earth Reservation, which provides comprehensive health, hospital, dental, life, and major medical insurance coverage.

Part 2. Definitions.

A full-time employee is defined as an employee who is scheduled to work 32 hours or more per week.

A permanent full-time employee is defined as an employee who works 32 hours or more per week and is defined as an employee who has been hired for a position without a pre-determined time limit.

Open enrollment is defined as a period of time when an employee is eligible for enrollment into the plans. New Employee's open enrollment is at the time of hire. Open enrollment for current employees is a period of time when the plan sponsors give employees notice of open enrollment.

Part 3. Responsibility.

Employees are responsible to complete their enrollment paperwork with the Human Resources (HR) Technician after their hire date to ensure their benefits are in effect.

The HR Technician is responsible to ensure employees have adequate information to understand their benefit enrollment options. The HR Technician serves as a liaison with the administration of the benefits program and processes any payroll deductions as prescribed by the employee's enrollment criteria.

The HR Technician is responsible to ensure employees understand their rights to continue benefits when they leave employment.

Part 4. Policy.

All permanent full-time employees of WETCC are eligible for health benefits beginning the first day of the month following the first sixty (60) days of employment. An employee

may choose either single or family coverage for an established fee and can pick between a variety of deductible or co-pay options. The health insurance benefits do include an annual deductible and coinsurance the employee is responsible to pay.

All permanent full-time employees of WETCC are eligible for dental benefits beginning the first month following the first sixty (60) days of employment if the employee is enrolled in the company's health plan, they may choose either a single or family dental plan. Dental coverage is subject to a deductible, co-insurance, and annual benefit maximum.

All permanent full-time employees of WETCC are eligible for life insurance benefits which are based upon your rate of pay and include accidental death and dismemberment policy beginning the first day of the month following the first sixty (60) days of employment. Employees must enroll upon hire for life, accidental death, and dismemberment, as there will be no opportunity to enroll during future Open Enrollment periods.

Employees who do not enroll promptly upon hire (within 45-days), will be subject to wait until open enrollment in the fall of each year to enroll in health and dental benefits.

Under the insurance plans, employees have options to determine plan benefits and costs such as higher deductibles, lower premiums, or family coverage options.

Additional benefits may be available such as accident, additional life insurance, vision, and short/long term disability for an additional fee payable by the employee through payroll deduction.

Employees should refer to the appropriate Plan Document on file with the HR Technician for complete information on coverage availability.

Options may be available for the continuation of benefits after an employee leaves the employment of WETCC; contact the HR Technician for complete information.