

## INSURANCE BENEFITS

Applicability: This policy applies to part-time and full-time employees.

### I. Eligibility.

Oak Hill employees who work at least 20 hours per week but less than 35 hours per week are eligible for individual medical insurance. Employees who work 35 hours per week or more are eligible to receive medical insurance for themselves and eligible dependents as well as dental, life, disability and accidental death and dismemberment insurance.

### II. Medical and Dental Insurance

Currently, Oak Hill offers the opportunity to participate in one of four plans:

- A “Core HMO” plan
- A “Buy-up HMO plan”
- A Point-of-Service Plan; and
- A High Deductible Health Plan with a Health Savings Account.

Likewise, Oak Hill offers employees a choice of a traditional dental plan or a state-wide dental HMO plan. Details regarding these benefits may be obtained from the Benefits Department in Human Resources.

**FORMS FOR MEDICAL & DENTAL INSURANCE MUST BE RECEIVED IN THE BENEFITS OFFICE OF HUMAN RESOURCES WITHIN 31 DAYS OF HIRE OR ELIGIBILITY, OTHERWISE COVERAGE IS CONSIDERED WAIVED.**

### III. Insurance Open Enrollment

We offer an open enrollment period for insurance once annually (usually in June) at which time employees can change insurance plans, add dependents to their medical/dental insurance (if qualified), or enroll in an insurance plan if an employee did not do so at time of eligibility.

During the month prior to open enrollment, an announcement is sent to all eligible employees outlining the open enrollment period and the dates/times changes can be made. An outline of the plans we will be offering for the plan year, the cost, and a benefit plan summary is also provided.

The insurance plans we offer to employees are reviewed on an annual basis in order to maintain a high quality, cost effective health insurance program for our employees.

#### **IV. Disability Insurance.**

Oak Hill offers short-term disability insurance to Union employees scheduled to work 35 hours or more per week and offers long-term disability insurance to non-union employees scheduled to work 35 hours or more per week. For additional information regarding this benefit, please contact the Benefits Department in Human Resources.

#### **V. Life Insurance.**

Non-union and union employees who work 35 hours per week or more are eligible to receive term life insurance. Coverage is double your annual salary to a maximum of \$50,000.

#### **VI. Accidental Death & Dismemberment Insurance.**

Coverage is the same as life insurance.

#### **VII. Coverage Effective Dates.**

Medical, Life, Accidental Death & Dismemberment & Short-Term or Long-Term Disability insurance coverages are effective the first of the month following 30 days of employment.

Dental insurance coverage is effective the first of the month following 90 days of employment.

#### **VIII. Workers Compensation.**

Your health and safety is very important to us. If you are injured on the job, notify your supervisor immediately and complete an injury report. Your supervisor can assist you in getting the proper treatment, if needed, or you can call the Workers' Compensation Coordinator at 860-769-3847.

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## **IX. Employee Assistance Program.**

An Employee Assistance Program is available to full-time non-union employees at no cost. This is a **strictly confidential** support service for employees facing various personal and family issues. A brochure describing the service is provided to employees and is available through the Benefits Office in Human Resources.

Cross-reference:        Alternate Duty  
                                 Separation from Employment

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This revised policy was approved on December 7, 2011.  
The effective date of the revised policy is December 23, 2011.