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## Group Insurance Policy

*Responsible Office: Human Resources Division*

*Originally Issued: July 1972*

*Revised: March 2012*

### Policy Statement

All regular employees with a work commitment of three-quarters (30 hours a week) or more are eligible for Group Insurance. All eligible employees must enroll within 30 days of initial employment or eligibility date. A Georgia Health Sciences University retiree or career employee, who upon his/her separation of employment from the Georgia Health Sciences University and the University System of Georgia as defined in the Board of Regents Policy Manual, Section 8.2.8.2 and 8.2.8.4, shall remain eligible to continue as a member of the group health insurance, dental, and basic life insurance plans with GHSU participation in the cost of the health and basic life insurance coverage. The retiree is responsible for all premiums for any health, dental, supplemental life and/or dependent life insurance coverage.

### Reason for Policy

The purpose of this policy is to ensure that the policy governing group insurance at Georgia Health Sciences University is consistent with the policies and procedures of the Board of Regents of the University System of Georgia.

### Entities Affected By This Policy

All units of Georgia Health Sciences University are covered by this policy; any regular Georgia Health Sciences University employee working three-fourths (30 hours a week or more) time or more, eligible dependent(s), and retirees of Georgia Health Sciences University.

### Who Should Read This Policy

All department administrators, managers, and employees of Georgia Health Sciences University should be familiar with the content of this policy; Georgia Health Sciences University retirees should also be aware of the content of this policy.

### Contacts

Contact	Phone	e-mail/URL
Associate Vice President for Human Resources	(706) 721-3777	<a href="mailto:snorton@georgiahealth.edu">snorton@georgiahealth.edu</a>
Director for Benefits/Data Management	(706) 721-3770	<a href="mailto:priley@georgiahealth.edu">priley@georgiahealth.edu</a>

### Related Documents

University System of Georgia Policy Manual, Section 8.2.9

### Definitions

**Retiree**- Any person who has retired from Georgia Health Sciences University or another institution within the University System of Georgia under the criteria established in Board of Regents Policy, Section 8.2.8.2.

Eligible Dependent Requirements for group healthcare and dependent life plan participation-legal spouse, natural and adopted child (ren) up to age 26.

Eligible Dependent Requirements for group dental insurance participation – legal spouse, natural and adopted unmarried children under age 19 or up to age 26, provided they are full time students attending an accredited school. Documentation required.

## Overview

All regular employees with a work commitment of three-fourths (30 hours a week) or more are eligible for Group Insurance. All employees must enroll within 30 days of initial employment or eligibility date. A Georgia Health Sciences University retiree or career employee, who upon his/her separation of employment from Georgia Health Sciences University and the University System of Georgia as defined in the Board of Regents Policy Manual, Section 8.2.8.2 or Section 8.2.8.4, shall remain eligible to continue as a member of the group health insurance and basic life insurance plans with GHSU participation in the cost. Continuation of health, dental, supplemental and/or dependent life plans are allowed and all premiums are paid by the retiree.

## Procedure

### • Initial Enrollment

All employees must enroll within 30 days of initial employment or eligibility date.

### • Open Enrollment

Subsequent enrollments for any group insurance must wait until the next annual open enrollment period. Subsequent employee enrollment after the first 30 days of employment in the USG Dental plan is prohibited.

### • Changes in Coverage

A change in insurance coverage may be made only during the annual open enrollment period unless the employee has had a qualifying event. Examples of a qualifying event are marriage, divorce, loss of a dependent, birth, or adoption of a child, loss of spouse's employment, etc. The change in coverage must be made within 30 days of the qualifying event. Appropriate documentation must accompany any change request.

### • Retirement

Upon retirement from Georgia Health Sciences University and the University System of Georgia as defined in the Board of Regents policy, section 8.2.9.4, an Employee is eligible to continue group health, dental and life insurance with GHSU participation in the cost of the health and basic life coverage. A retiree may continue his/her supplemental life, dependent life and/or dental and health insurance coverage; however, the premium is the sole responsibility of the retiree.

### • Health and Dental Insurance Upon Retirement

Eligible employees may continue the same health and dental insurance coverage held immediately prior to retirement. The institution will continue participation in the premiums for an employee's health insurance upon retirement.

### • Life Insurance

Eligible employees may retain their basic life insurance coverage at the time of retirement with Georgia Health Sciences University retaining the responsibility of the entire premium. The amount of contributory (supplemental) life insurance to be retained upon retirement will be determined by the age and the date the employee became insured. There is no employer participation in premiums.

Note: Eligibility to continue benefits into retirement is different from being eligible for retirement from the Teacher's Retirement System of Georgia.

## Benefits for Dependents of Deceased Employees, Disabled Employees or Retirees

A dependent of a deceased employee, a disabled employee, or a retiree may remain in the group health and life insurance programs of the University System of Georgia consistent with the following provisions:

### • A Dependent(s) of a Deceased Employee With Less Than 10 Years of Continuous Benefited Service

If an employee with less than 10 years of continuous benefited service dies while in active service with the University System, his/her dependent(s) shall remain eligible to participate in the group health insurance plan for a period of 12 consecutive months following the death of the employee. The University System shall continue to pay the employer portion for the cost of the group health insurance for the surviving

dependent(s) for the period of 12 consecutive months immediately following the death of the employee.

Participation in the group healthcare plan may continue after the 12-month period under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 ("COBRA"). University System participation in the cost shall cease. The terms and conditions of COBRA participation that are described in the University System of Georgia's healthcare plan summary documents shall apply.

If a deceased employee with less than 10 years of continuous benefited service had elected to participate in the dependent life insurance plan prior to his/her death, his/her dependent(s) shall remain eligible to continue to participate in this plan for a period of 12 consecutive months following the death of the employee. The surviving dependent(s) will be responsible for the entire cost of the dependent life insurance. At the conclusion of this 12-month period, a dependent will have individual policy conversion privileges.

- Dependents of Deceased Disabled Employees With Less Than 9.5 Years of Continuous Benefited Service

An employee who becomes permanently and totally disabled and has less than 9.5 years of continuous benefited service with the University System shall remain in the group health insurance plan for a maximum of 12 consecutive months following the receipt of the required documentation of an approved disability (Section 8.2.9.5). If a disabled employee dies during this 12-month period, his/her dependent(s) shall remain eligible to participate in the group health insurance plan for the remainder of the 12-month period. The University System shall continue to pay the employer portion for the cost of group health insurance for the surviving dependent(s) for the remainder of the 12-month period. Participation in the group healthcare plan may continue after the 12-month period under the provisions of COBRA. University System participation in the cost shall cease. The terms and conditions of COBRA participation that are described in the University System of Georgia's healthcare plan summary documents shall apply.

If a permanently and totally disabled employee with less than 9.5 years of continuous benefited service had elected to participate in the group life and/or dependent life insurance plan(s) prior to becoming disabled, plan coverage will be permitted for a maximum of 12 consecutive months following the receipt of the required documentation of a disability. The disabled employee will be responsible for the entire premium of the supplemental and/or dependent life insurance coverage. The premium for the continuation of the basic life will be paid by Georgia Health Sciences University for the period of 12 consecutive months following the disability. If a disabled employee dies during this 12-month period, his/her dependent(s) shall remain eligible to participate in the dependent life insurance program for the remainder of the 12-month period. The surviving dependent(s) will be responsible for the entire cost of the dependent life insurance. At the conclusion of the 12-month period, a dependent will have individual policy conversion privileges.

- Dependents of Deceased Employees With At Least 10 Years of Continuous Benefited Service

If an employee with at least 10 years of continuous benefited service dies while in active service with the University System of Georgia, his/her dependent(s) shall remain eligible to continue participating in the group health insurance plan. The University System shall continue to pay the employer portion of the cost of group health insurance for the surviving dependent(s).

If a deceased employee with at least 10 years of continuous benefited service had elected to participate in the dependent life insurance program prior to his/her death, his/her dependent(s) shall remain eligible to continue participating in this plan. The surviving dependent(s) will be responsible for the entire cost of the dependent life insurance.

- Dependents of Deceased Retirees

Upon the death of a retiree (Section 8.2.9.6), his/her dependent(s) shall remain eligible to continue participating in the group health insurance program. The University System shall continue to pay the employer portion of the cost of group health insurance for the surviving dependent(s). If a deceased retiree had elected to participate in the dependent life insurance program while in active service, his/her dependent(s) shall remain eligible to continue participating in this program. The surviving dependent(s) will be responsible for the entire premium for the dependent life insurance.

In no event shall the spouse of the deceased continue in the group after remarriage. A dependent child(ren) may participate in the group until he/she reaches the legal age of majority or until he/she becomes eligible for another group benefit plan. The definition of a dependent child(ren) as defined in the University System of Georgia's healthcare summary plan documents shall apply.

Eligibility in the group plans will cease for reasons including, but not limited to, the following:

Failure to remit premiums in a timely manner;

Remarriage of the spouse;

A dependent child no longer meets the definition of a "qualified dependent" under the plan's provision;

The dependent becomes covered by another group health plan; and/or

The plans are no longer offered to any employees.

### Continuation Rights

In addition to the specific situations covered above, an individual member is also entitled to continuation of group health coverage under the following conditions as defined in the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA):

- Employee, spouse, and dependent eligibility for up to eighteen (18) months for loss of coverage due to an employee's reduction in work hours,

voluntary resignation, lay off for economic reasons, or discharge, except for gross misconduct.

- A member loses continuation coverage if the group cancels all health plans for all employees, the member does not pay the required monthly premium, or the member gets other coverage by re employment, remarriage, or Medicare eligibility.
- In the event of COBRA continuation of coverage, the participant must pay the full amount of the premium cost plus a small administrative charge.
- An employee who becomes permanently and totally disabled and who has less than 9.5 years of continuous benefited service with the University System shall remain eligible for group health and basic life insurance benefits for a maximum of 12 consecutive months following the receipt of the required documentation of a disability. The University System shall continue to pay the employer portion of the cost of group insurance for disabled employees for this 12-month period.

Participation in the group healthcare plan may continue after the 12-month period under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 ("COBRA"). University System participation in the cost shall cease. The terms and conditions of COBRA participation that are described in the University System of Georgia's healthcare summary plan documents shall apply.

Continued participation in the group life insurance plan is not covered by the provisions of COBRA. Participation in the group life insurance program may continue after the 12-month period; however, University System participation in the cost shall cease. The employee would need to obtain the conversion information for continuation of the life insurance plan from the Human Resources Division, Benefits/Data Management Section.

An employee who is deemed to be permanently and totally disabled following 9.5 years of continuous benefited service with the University System shall remain eligible for group health and basic life insurance benefits. The University System shall continue to pay the employer portion of the cost of group insurance for these employees (Section 8.2.9.5).

Eligibility in the group plans will cease for reasons including, but not limited to, the following:

Failure to remit premiums in a timely manner;

Remarriage of the spouse;

A dependent child no longer meets the definition of a "qualified dependent" under the plan's provision;

The dependent becomes covered by another group health plan; and/or

The plans are no longer offered to any employees (BOR Minutes, August 2005).

### Responsibilities

The responsibilities each party has in connection with Group Insurance are:

Party	Responsibility
Associate Vice President for Human Resources	Responsible for adoption, oversight and updates for the policy.
All Georgia Health Sciences University faculty, staff, and retirees	Responsible for adhering to the Administrative Policies for Georgia Health Sciences University.
Human Resources Employee Benefits/Data Management Staff	Responsible for administering the various group insurance plans for Georgia Health Sciences University and communicating pertinent information concerning those plans.

### Forms

None

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