



## **Medical Insurance**

**Last Updated:** August 2, 2017

**Last Reviewed:** September 4, 2020

**Department/Division:** Human Resources

### **Purpose**

To provide eligible employees and their dependents with medical insurance coverage.

### **Policy**

Full-time employees are eligible for medical insurance coverage effective on their first working day.

Spouses both employed by Mid have the option of having separate medical plans or both spouses can be covered under one plan. If spouses are covered under one plan, the employee who is not the plan holder will not receive the annual opt-out payment.

\*\* Employees (who are not covered by a spouse who holds a Mid medical policy) who elect to opt-out of Mid's medical plan are eligible for an annual opt-out payment. The opt-out payment is provided to employees in equal payments within the bi-weekly pays during the calendar year.

\*\*Employees who leave or obtain Mid's medical coverage during the calendar year, please refer to the Health Savings Account (HSA) or Health Reimbursement Account (HRA) policies for pro-rated information.

### **Procedure**

- Enrollment must be completed within thirty (30) days after the date of eligibility. Employees who do not enroll by the deadline date cannot be enrolled until the next open enrollment period.
- Dependents must be added within thirty (30) days of an eligible employee's hire date or other qualifying event. Dependents that do not enroll within thirty (30) days cannot be enrolled until the next open enrollment period.
- Open enrollment for medical insurance coverage is held once per calendar year. Employees who do not enroll when they first become eligible will have an opportunity to do so at open enrollment. These enrollments will become effective on the first day of the new calendar year.
- Details of coverage, along with any limitations, terms, and conditions are specified in the Summary Plan Description provided by Mid's medical plan carrier. The carrier will also provide employees with an insurance card.
- To accurately maintain medical insurance coverage, certain changes in the personal lives of employees or their dependents must be reported to the Human Resources Department within thirty (30) days of the event. Those changes include: marriage, divorce, death, birth or adoption of a child, military service, 25<sup>th</sup> birthday of dependents, and changes in student and/or dependency status.
- Employees and/or their dependents that are no longer eligible for medical insurance coverage can continue in their coverage for a limited time at their own expense. Mid's COBRA Administrator, will mail information on continuation coverage and eligibility to the employee's last known home address.