



Vision Insurance

Last Updated: August 2, 2017

Last Reviewed: September 4, 2020

Department/Division: Human Resources

Purpose

To provide eligible employees with vision insurance coverage.

Policy

Full-time employees are eligible for self-only vision insurance coverage effective on their first working day. Employees have the option to purchase coverage for their dependents.

If both spouses are employed by Mid, each spouse could elect their own coverage. Any children could be covered only by one (1) spouse.

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.
- Open enrollment for vision 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.
- 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.
- Details of coverage, along with any limitations, terms, and conditions are specified in the Summary Plan Description provided by Mid's insurance carrier. The carrier will also provide employees with an insurance card.
- Employees that are no longer eligible for vision 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.