ISSUING OFFICER: Director of Human Resources

RESPONSIBLE OFFICE: Department of Human Resources

EFFECTIVE DATE: September 1, 2004

REVISED DATE: October 29, 2010

SUPERSEDES: CDU Policy I.E.00550, dated September 1, 2004

POLICY I.E.00550 Health and Welfare Benefits

A. GENERAL

Charles R. Drew University offers a wide selection of health and welfare benefits:

- Medical, Dental and Vision
- Basic Group Term Life Insurance
- Short & Long-Term Disability
- Voluntary Life Insurance
- Dependent Life Insurance
- Voluntary Retirement Annuity 403(b)
- Long-Term Care
- Dependent Care Flexible Spending Account
- Health Care Spending Account
- Accidental, Death & Dismemberment (AD&D)

Regular and Conditional employees who work a minimum of 20 hours or more per week are eligible for the above benefits. Coverage is effective on the first of the month following date of employment. The University and eligible employees share in the premium cost of medical, dental and vision insurance benefits.

The premium for Short-Term Disability, Long-Term Disability, Group Term Life and AD&D benefits are paid by the University. The amount of the life insurance benefit that is currently available is one (1) times the employee’s annual salary up to $100,000. This benefit is fully paid by the University.

In addition, the University provides the following state and federally mandated coverages:

- California State Disability Insurance (SDI)
- Workers' Compensation Insurance
• Unemployment Insurance
• Social Security Benefits

Coverage is effective on the first day of employment. Eligible employees contribute a percentage of their base salary towards SDI and Social Security Benefits. Workers Compensation Insurance and Unemployment Insurance is paid by the University.

B. COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) gives employees and their qualified dependents who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Benefits may continue for up to 18, 24, 29 or 36 months, depending on the cause for the loss of benefits Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end. COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice.

C. Cal-COBRA

Federal law and California state law require that most employers sponsoring group health plans, or their insurance carrier, offer employees and their qualified dependents the opportunity to elect a temporary extension of health coverage (called "continuation coverage" or "COBRA/CALCOBRA coverage") in certain instances where coverage under the plan would otherwise end. Employees do not have to show that they are insurable to elect continuation coverage. However, employees will have to pay some or the entire premium for their continuation coverage. At the end of the maximum coverage period, the employee must be allowed to enroll in an individual conversion health plan if it is otherwise available under the plan.

D. EMPLOYEE ASSISTANCE PROGRAM (EAP)

The University pays the full premium for an EAP to provide confidential and professional assistance to eligible employees and their families. The program provides support in a variety of areas:

• Substance Abuse
• Marital Counseling
• Family Counseling
• Emotional Therapy
• Child and Elder Care
• Financial Counseling and Referral
• Legal Assistance and Referral

PROCEDURE I.E.00550 Health and Welfare Benefits

A. GENERAL

1. Eligible employees complete enrollment and deduction authorization forms in the Department of Human Resources on or before New Employee Orientation or Open Enrollment.
2. The Department of Human Resources will notify the employee when he/she is eligible for participation in all health and welfare benefits plan.
1. The Payroll Department processes enrollment for state and federally mandated insurance coverages and initiates applicable payroll deductions.
2. Detailed summaries of benefit plans can be obtained in the Department of Human Resources and online.
3. The Department of Human Resources can be contacted at 323-563-5827 for contact information and or brochures to the EAP, COBRA/Cal-COBRA, or any of the Health and Welfare Benefits Plans. Brochures and Summary Plan Descriptions are also made available online.

Applicability: All Staff and Faculty Members