

Name: Hospital-Surgical-Medical Insurance Benefit Policy

Category: Insurance and Other Benefits

Subject: Elimination of State Share Waiting Period

Owner: Human Resources

Related Procedures: N/A

Related Forms: N/A

#### I. SCOPE

This policy change applies to all full-time, benefit eligible employees employed on or after January 1, 2024.

#### **II. POLICY STATEMENT**

The purpose of this policy amendment is to document recently enacted state law that eliminated the 3-month waiting period for the state to pay its share of an employee's premium or subscription charges for health care coverage effective January 1, 2024.

## **III. POLICY**

The following will be substituted in lieu of the existing Section 9.01:

## Section 9.01 Hospital-Surgical-Medical Insurance

Regular, full-time or regular, part-time State employees are eligible to join the State of Delaware group programs for health care coverage. A portion of regular, full-time employees' health care coverage is paid by the State (referred to as "state share") regardless of the insurance carrier with coverage to become effective on the first day of the month after their date of hire. The amount of the state share is defined by state law. A full-time employee and their spouse who have been married and in eligible state employment since December 31, 2011 or before are entitled to a "double state share" of the health insurance premium. A proof of employment and eligibility statement must be on file at the College from the spouse's agency. When one of the employees terminates his or her employment or is

on an unpaid leave of absence, the premium of the spouse who remains in State employment reverts back to a single state share. Employees are responsible for notifying the Campus Human Resources Office when such incidents occur.

Additional information regarding group health benefits can be found on the Delaware Department of Human Resources' benefits <u>webpage</u>. Time limitations relating to enrollment and changes in types of membership are explained in the health care literature and at the <u>Delaware Department of Human Resources</u> website. It is the responsibility of all employees to acquaint themselves with these limitations to avoid delays in obtaining the coverage desired.

# IV. EFFECTIVE DATE(S)

This policy is effective January 1, 2024

## V. FREQUENCY OF REVIEW AND UPDATE

This policy will be reviewed and updated upon the passage of subsequent legislative measures.

## VI. SIGNATURE AND DATE OF APPROVAL

Approved in accordance with Article IX, Section 2 of the Delaware Technical Community College By-laws.

Dr. Mark T. Brainard, President

Date