

Procedure Title:**EMPLOYMENT BENEFIT PROGRAMS****PROCEDURE NUMBER: 3-1-6****Policy Title:**

Health Insurance

Effective Date:

2/1/2003

Revision Date:

1/15/2003

**APPLIES TO:**

- Chapter 2380 – Adult Training Facilities
- Chapter 2390 – Vocational Facilities
- Chapter 3800 – Child Residential and Day Treatment Facilities
- Chapter 6400 – Community Homes For Individuals With Mental Retardation
- Chapter 6500 – Family Living Homes
- Supported Living Program

PROCEDURE:

1. Keystone's health insurance plan provides employees and their eligible dependents access to medical insurance benefits. Employees in the following employment classifications are eligible to participate in the health insurance plan:
 - Regular full-time employees
2. Regular part-time employees are eligible to participate in the group health insurance plan and will pay the entire premium.
3. Eligible employees may participate in the health insurance plan subject to all terms and conditions of the agreement between Keystone and the insurance carrier.
4. Eligible employees may enroll in the health insurance plan only upon hire or during open enrollment periods. The policy will take effect after successful completion of the introductory period.
5. Keystone employees are required to contribute a minimal amount to offset the total cost of the premiums through a payroll deduction.
6. A change in employment classification that would result in loss of eligibility to participate in the health insurance plan may qualify an employee for benefits continuation under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Refer to the Benefits Continuation (COBRA) Policy for more information.

7. Details of the health insurance plan are described in the Summary Plan Description (SPD). An SPD and information on the cost of coverage will be provided in advance of enrollment to eligible employees. Contact the Human Resources Department for more information about health insurance benefits.
8. Keystone reserves the right to amend or modify the benefit program, or to change the amount of the contribution paid by the employee.

NOTES: