Health/ Dental/ Life Insurance Policy

Policy Number	300.16.02	**Custodian**	Human Resources
Approved Date	10/20/2020		
Effective Date	7/10/2024	**Review Date**	July 2021
References: Individual Plan Documents, Employment Classification Policy			

1. **Purpose**

   The White Earth Tribal & Community College (WETCC) insurance program is a self-funded plan under the White Earth Reservation, which provides comprehensive health, hospital, dental, life, and major medical insurance coverage.

2. **Persons Affected**

   2.1. Staff

3. **Policy**

   This policy is to ensure the following:

   3.1. There is a process for selecting health, dental and life insurance plans.

   3.2. There are guidelines for insurance eligibility, enrollment and continuation.

4. **Definitions**

   4.1. Full-Time Employee. An employee who is scheduled to work 32 hours or more per week.

   4.2. Permanent Full-Time Employee. An employee who works 32 hours or more per week and has been hired for a position without a predetermined time limit.

   4.3. Open Enrollment. A period of time in which an employee is eligible for enrollment into the insurance plans.

5. **Procedures**

   5.1. All permanent full-time employees of WETCC are eligible for health benefits beginning the first day of the month following the first sixty (60) days of employment. An employee may choose either single or family coverage for an established fee and can pick between a variety of deductible or co-pay options. The health insurance

benefits do include an annual deductible and coinsurance the employee is responsible to pay.

5.2. All permanent full-time employees of WETCC are eligible for dental benefits beginning the first month following the first sixty (60) days of employment if the employee is enrolled in the company's health plan, they may choose either a single or family dental plan. Dental coverage is subject to a deductible, co-insurance, and annual benefit maximum.

5.3. All permanent full-time employees of WETCC are eligible for life insurance benefits which are based upon your rate of pay and include accidental death and dismemberment policy beginning the first day of the month following the first sixty (60) days of employment. Employees must enroll upon hire for life, accidental death, and dismemberment, as there will be no opportunity to enroll during future open enrollment periods.

5.4. Employees are responsible for completing their enrollment paperwork with the human resource (HR) department after their hire date to ensure their benefits are in effect.

5.5. Employees who do not enroll promptly upon hire (within 45-days), will be subject to wait until open enrollment in the fall of each year to enroll in health and dental benefits.

5.6. Under the insurance plans, employees have options to determine plan benefits and costs such as higher deductibles, lower premiums, or family coverage options.

5.7. Additional benefits may be available such as accident, additional life insurance, vision, and short/long-term disability for an extra fee payable by the employee through payroll deduction.

5.8. Employees should refer to the appropriate plan document on file with the HR department for complete information on coverage availability.

5.9. The HR department ensures employees have adequate information to understand their benefit enrollment options.

5.10. The HR Technician serves as a liaison with the administration of the benefits program and processes any payroll deductions as prescribed by the employee's enrollment criteria.

5.11. Options may be available for the continuation of benefits after an employee resigns; contact the HR department for complete information.

Revision History

Rev. Date	Rev. No.	Revision
7/10/2024	2.	Housekeeping; New Format; Custodian Change

10/20/2020	1.	Original