

## HR Transactions & Health Insurance Implications

The following list includes common HR transactions and the corresponding implications on health insurance.

HR Transaction	Impact on Health Insurance
<b>Hire</b>	<ul style="list-style-type: none"> <li>• If eligible, employee can enroll in health/life coverage effective 1<sup>st</sup> of month following hire date.</li> <li>• Uniform Police/Fire coverage effective date of hire.</li> <li>• Employee must enroll in or waive coverage. 30 days after hire, Health Benefits outreaches to employees who have not yet submitted an enrollment transaction.</li> </ul>
<b>Leave of Absence</b> FMLA (Family Medical Leave Act) Family Member Medical Leave Medical Leave Personal Illness Health Reasons Administrative Leave Military Service Maternity/Paternity Parental Leave Leave following Adoption	<ul style="list-style-type: none"> <li>• Employee will remain eligible for health/life coverage at the employee contribution of the premium.</li> <li>• If on a paid leave of absence, deductions will be taken from paycheck.</li> <li>• If on an unpaid leave of absence, the employee will be enrolled in Benefits Billing to pay the City directly. If the employee fails to make payments, the employee will be terminated from coverage for non-payment.</li> </ul>
<b>Leave of Absence</b> Leave Pending Approval Personal Reasons Leave Union Business Child Care Leave Career Transitional Leave Education Leave	<ul style="list-style-type: none"> <li>• Employee will remain eligible for health/life coverage but will be charged 100% premium (employee and employer share).</li> <li>• While on the unpaid leave of absence, the employee will be enrolled in Benefits Billing to pay the City directly. If the employee fails to make payments the employee will be terminated from coverage for non-payment.</li> </ul>
<b>Workers Compensation</b>	<ul style="list-style-type: none"> <li>• Employee will remain eligible for health/life coverage at the employee contribution of the premium as long as employee is not terminated from his/her job.</li> <li>• Employee will be given the option to have deductions taken from Workers' Comp check, or to be enrolled in Benefits Billing to pay the City directly. If the employee fails to make payments, the employee will be terminated from coverage for non-payment.</li> </ul>

<p><b>Suspension – less than or equal to 30 days</b></p>	<ul style="list-style-type: none"> <li>• Employee will remain eligible for health/life coverage at the employee contribution of the premium.</li> <li>• If employee is still receiving a paycheck (suspension is only for a few days), deductions will be taken from the paycheck.</li> <li>• If the employee is unpaid, then upon return from suspension the employee will be charged arrears (to be deducted in additional \$50 increments until fully paid) to catch up on missed deductions.</li> </ul>
<p><b>Suspension – Illegal Action Suspended over 30 days</b></p>	<ul style="list-style-type: none"> <li>• Employee will remain eligible for health/life coverage but will be charged 100% premium (employee and employer share).</li> <li>• Because the employee is not receiving a paycheck, the employee will be enrolled in Benefits Billing to pay the City directly. If the employee fails to make payments the employee will be terminated from coverage for non-payment.</li> </ul>
<p><b>Termination</b></p>	<ul style="list-style-type: none"> <li>• Last day of health coverage is the final pay end date.</li> <li>• Employees being involuntarily terminated are given the option to Terminate with Benefits and continue coverage at the employee contribution of the premium for an additional 30 days. Employees must complete the form and submit it with payment to Health Benefits in order to receive this additional coverage.</li> <li>• Upon termination or end of termination with benefits, employee will receive COBRA notice with option to continue coverage. Employees have 60 days to enroll in COBRA coverage, and will be enrolled retroactive to termination date of benefits.</li> </ul>