

Emery County School District



Policy: GEBDB—Health Insurance Waiver

Date Adopted: 18 July 2007
Current Review / Revision: 18 June 2013

Emery County School District will provide a stipend to employees who waive health insurance benefits. Employees with questions about this program are encouraged to contact the District Benefits Specialist.

Eligibility

1. The waiver option is available to full-time employees (as defined by the current Fringe Benefits policy).
2. Employees may waive coverage only if they provide evidence of other health insurance coverage.
3. Eligible employees may waive coverage upon hire or at any time thereafter. For those waiving coverage after hire, the waiver and corresponding stipend will begin the month after the waiver form is completed and signed. Health insurance coverage will terminate the last day of the month in which the waiver form is completed and signed.
4. Waivers will remain in effect year after year, unless revoked by employee in writing. If a participating employee has a change in the coverage type that they are eligible for (single, dual, or family), they should complete a new waiver form. The change in the stipend amount will be effective the following month.

Calculation of Stipend

1. Tier 1 Stipend: Eligible employees participating in the waiver program as of June 30, 2013 qualify for a Tier 1 stipend. The Tier 1 stipend amount is based on the coverage level the employee is currently eligible for. Eligibility for a Tier 1 stipend expires as soon as continuous participation in the waiver program terminates after July 1, 2013 for any reason. Tier 1 stipend rates are:
 - a. Single: \$300 per month
 - b. Dual: \$600 per month
 - c. Family: \$800 per month
2. Tier 2 Stipend: Eligible employees who choose to participate in the waiver program on or after July 1, 2013, or whose eligibility for a Tier 1 stipend has expired for any reason, are eligible for a Tier 2 stipend. The Tier 2 stipend amount is \$400 per month.

Payment of Stipend

1. All stipends will be monthly cash payments subject to applicable taxes.

Reinstatement of Health Insurance

1. Participating employees can revoke their waiver and reinstate health coverage as outlined below:
 - a. If the request for reinstatement is due to a qualifying event, the employee must re-enroll for health insurance within the established number of days from the qualifying event.
 - b. If the request for reinstatement is not due to a qualifying event, the employee cannot re-enroll for health insurance until the next open enrollment period for health insurance (September 1st-20th).
 - c. Stipends will only be paid for months in which an employee does not receive any health insurance coverage.