

**BLUE WATER DEVELOPMENTAL HOUSING, INC.  
POLICIES AND PROCEDURES: EMPLOYEE INFORMATION**

<b>SUBMITTED BY:</b> Kathleen Swantek	<b>DATE SUBMITTED:</b> 01/94	<b>SECTION:</b> Employee Information	
<b>BOARD APPROVED ON:</b> 05/84	<b>DATE REVISED:</b> 08/15/18, 10/11/19, 3/25/2024	<b>SUBJECT:</b> Medical/Dental Insurance	
<b>ANNUAL REVIEW BY EXECUTIVE DIRECTOR:</b> 05/17/17, 08/15/18, 10/11/19, 10/11/2021, 10/11/2023, 3/25/2024		<b>POLICY #:</b> EF-002	<b>PAGE #:</b> 1 of 1

**I. APPLICATION**

The provisions stated herein shall apply to all regular full-time employees of Blue Water Developmental Housing, Inc. (BWDH).

**II. POLICY**

It is the policy of the organization to offer medical/dental/vision insurance to full-time employees effective the first of the month following a 60-day waiting period from the full time date of hire.

It may be the option of the employee to submit in writing a waiver of the medical benefits and apply 50% of the existing single medical premium towards an Individual Retirement Account of their choice.

This option is only available if the enrollment requirement for the medical plans offered through the employer are met.

**III. DEFINITION**

**Full-Time Employee** – is employed on a regular basis for a minimum of 40 hours a week. This employee is eligible for benefits provided by the employer.

**IV. NOTIFICATION/PROCEDURE**

**WHO**

**DOES WHAT**

Human Resource  
Manager/Designee

1. Notifies employee of eligibility for medical/dental benefits upon hire and provides in writing instructions on how to elect or waive benefits.

Employee

2. Logs onto insurance benefit online portal to elect or waiver health coverage within forty-five (45) days of full-time hire date or job status change.

Human Resource  
Manager/Designee

3. Monitors compliance with enrollment requirement.