

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

SUBMITTED BY: Kathleen Swantek	DATE SUBMITTED: 01/94	SECTION: Employee Information	
BOARD APPROVED ON: 05/84	DATE REVISED: 08/15/18, 10/11/19	SUBJECT: Medical/Dental Insurance	
ANNUAL REVIEW BY EXECUTIVE DIRECTOR: 05/17/17, 08/15/18, 10/11/19		POLICY #: EF-002	PAGE #: 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 insurance to full-time employees. A first of the month after sixty (60) days from full-time hire date does apply.

It may be the option of the employee to submit in writing a waiver of the medical/dental 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/dental 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 and Quality Assurance Specialist

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 and Quality Assurance Specialist

3. Monitors compliance with enrollment requirement.

V. EXHIBIT

- A) Application for medical
- B) Application for dental
- C) Insurance waiver: IRA Option