

Eligibility

All full time Staff employees who work at least 30 hours per week are eligible for all of Westminster College benefits.

Faculty with at least a $\frac{3}{4}$ time contract are eligible for all of Westminster College benefits.

When Benefits Start

BENEFIT	WHEN ARE YOU ELIGIBLE FOR BENEFITS?
<i>Medical & EAP</i>	<p>Faculty are eligible on their date of hire.</p> <p>Staff are eligible on the 1st of the month after 30 days of full time employment as defined above.</p>
<i>Dental & Vision</i>	
<i>Basic & Optional Life & Accident Insurance</i>	
<i>Long Term Care</i>	
<i>Medical & Dependent Care Reimbursement Accounts</i>	
<i>Retirement Accounts</i>	After completing 30 days of employment
<i>Short-Term Disability</i>	After 6 months of full time employment.
<i>Long-Term Disability</i>	After 1 year of full time employment.
<i>Tuition Remission</i>	<p>After 90 days of full time employment for employee.</p> <p>After 1 year of full time employment for eligible dependents.</p>

Making Coverage Changes

During open enrollment and at other specified times during the year you have the opportunity to make changes in your coverage. The times when you can make changes are regulated by law. Coverage changes can only be made during open enrollment unless as a result of a qualifying event as listed below. If you have a qualifying event and wish to make a change to your coverage, **YOU MUST MAKE THE CHANGE WITHIN 30 DAYS OF THE QUALIFYING EVENT!!!!**

If you have dependents who you did not enroll within 30 days of a qualifying event, open enrollment is the time to enroll them. An example is a newborn child may not have been added to your dental coverage within 30 days of his/her birth.

Qualifying Events Include:

- ✚ Your marriage, legal separation, divorce, or annulment
- ✚ The birth, adoption, or placement for adoption of an eligible child
- ✚ The death of your spouse or covered child
- ✚ A change in your spouse's employment that affects benefits eligibility (for example: starting a new job, leaving a job, changing from full-time to part-time, a strike or lockout, starting or returning from an unpaid leave of absence)
- ✚ A significant change in your or your spouse's health coverage attributable to your spouse's employment
- ✚ A change in your child's eligibility for benefits
- ✚ Receiving a Qualified Medical Child Support Order (QMCSO)

ABOUT THIS GUIDE:

This guide describes the benefit plans & policies available to you as an employee of *Westminster College*. The details of these plans & policies are contained in the official plan & policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. If there is ever a question about one of the plans or policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal language in the plan or policy documents will govern. Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of *Westminster College*.