

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 minimum of a regular ¾ time faculty contract are eligible for all of Westminster College benefits.

When Benefits Start

BENEFIT	WHEN ARE YOU ELIGIBLE FOR BENEFITS?
<i>Medical & EAP</i>	First of month after 30 days of full time employment as defined above. For example: Jack started work August 15 th . He will be eligible for these benefits, and if enrolled, these benefits will begin October 1 st .
<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>	
<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>	After 90 days of full time employment for employee. After 1 year of full time employment for eligible dependents.

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)