



Lehigh University Human Resources Policy

Policy Number:	114
Effective Date:	5/1/1946
Revisions:	1/1/2008
Applicability:	All Full Benefits Eligible Faculty and Staff Members

MEDICAL INSURANCE POLICY

Purpose:

Policy on medical plans offered as part of the *Flexible Benefits Program*

Policy:

The University maintains the “Medical Coverage Plan for Employees of Lehigh University.” The plan is identified as plan number 501 with the Internal Revenue Service and the United States Department of Labor. All plan provisions are governed by the official plan document. Medical and dental insurance is available through this plan.

Eligibility for Medical Insurance

Faculty and staff members may elect to cover themselves, and, if applicable, their spouses/partners and/or children. Children may include the faculty or staff member’s unmarried natural and/or legally adopted children, or children for whom the faculty or staff member has been granted legal guardianship. Children must be under the age of 19 or full time students under the age of 23. Special accommodations may be available for disabled adult children.

Full time faculty members are eligible to enroll in medical insurance on their first work day. Coverage begins on the day that completed enrollment materials are received in Human Resources.

Full time staff members are eligible to enroll in medical insurance on the first of the month following the staff member's first work day. Coverage is effective only after an enrollment form has been properly completed and received in Human Resources. If a plan choice is not elected within 30 days, the faculty or staff member is enrolled in default coverage for himself or herself only. No changes can be made until the next annual Flexible Benefits Open Enrollment Period or a qualifying life event occurs. Medical insurance terminates on the last day of the month which includes the staff member's last work day.

Costs for Medical Insurance

The cost of medical insurance for full-benefits eligible faculty and staff members enrolled in the plan is shared by the University and the employee. Employee costs are communicated in Benefit Orientation materials and during the annual Flexible Benefits Open Enrollment period. The employee costs are paid

on a pre-tax basis by salary reduction.

Plan Choices and Provisions

Coverage is mandatory unless the employee provides evidence of coverage elsewhere. Plan choices are available to Flexible Benefit Plan participants. General information about the plan options is provided in the *Flexible Benefits Enrollment* booklet. Specific information regarding the medical coverage plan provisions is provided in the University's Summary Plan Descriptions, Subscriber Agreements, or Member Handbooks for each plan option. These informational pieces are available at:

**Human Resources
428 Brodhead Avenue, Bethlehem, PA 18015
610-758-3900**

Keywords: Medical, Flexible Benefits, Blue Cross