



## Health Maintenance Organization (HMO)

**Overview** The University sponsors a Kaiser Permanente HMO group medical plan for eligible employees and their eligible dependents. The cost for the plan is shared between the University and the employee, and may be adjusted as needed based on the expected cost of the plans.

**Eligibility** All full-time employees are eligible to apply for the Kaiser Permanente HMO group medical coverage for themselves and their eligible dependents in the medical plans sponsored by the University.

If coverage is not elected at the time of hire, the next opportunity to enroll is during the annual open enrollment period unless there is a qualifying life event as defined by ERISA (federal) guidelines. (see the Office of Human Resources for details).

### Detail

#### **Start of Coverage:**

- Is based upon the full-time employee hire date.
- Begins on the 1<sup>st</sup> day of the month following the employee hire date.
- Each employee has 30 days from date of hire to elect coverage.
- If an election is not made within 30 days from date of hire employee must wait until the annual open enrollment period.

#### **Contributions:**

- Participants contribute toward the premium of their group medical insurance.
- Premiums vary depending on the plan chosen and the level of coverage.
- Employees are informed of the contribution at the time of enrollment, and during the annual open enrollment.

#### **Impact of Retirement on medical plan participation:**

- Under age 65 after retirement: Employees who retire prior to reaching age 65 and who currently participate in a University sponsored health plan may choose to continue participation in the University's group medical coverage that active employees participate in by paying the full cost of premiums for themselves and for any eligible dependents that wish to remain on the plan. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.
- Age 65 or over - after retirement: Since 1992 the University has sponsored a group medical plan (supplement major



medical and prescription drug plan) for retirees age 65 and over. Upon reaching age 65, retirees may elect to continue their group medical through the University sponsored group plan (supplemental major medical and prescription drug plan) This plan requires enrollment in Medicare Parts A and B. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.

**Prescription Drug Coverage:**

Employees enrolled in the Kaiser Permanente HMO medical plan have prescription drug coverage as part of their enrollment.

Premiums for coverage are deducted from your pay on a pre-tax basis.

**Other**

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.