

Policy: Benefits Eligibility & COBRA	Policy No: I-3.1
Policy Owner(s): Human Resources	Original Date: 03/10/2006
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- I. **POLICY:** John Carroll University offers the privilege of employee benefit programs to full-time, benefits-eligible employees, their legally married spouses and dependent children
- II. **PURPOSE:** To explain the benefits eligibility requirements.
- III. **SCOPE:** All staff employees of John Carroll University.
- IV. **DEFINITIONS:**
- Full-time:** the assignment to a position budgeted for at least 37.5 hours per week, 1,950 hours per year on a regular continuing basis.
- Full-time-10 month Equivalent:** the assignment to a position budgeted for at least 1,625 hours in a calendar year. These hours could be spread over 10 or 12 months.
- Part-time with Retirement Benefits:** the assignment to a position budgeted for at least 1,000 hours, but less than 1,650 hours in a calendar year.
- Part-time:** the assignment to a position budgeted for less than 1,000 hours in a calendar year. This position could be either regular or temporary.
- Temporary:** The assignment to a position for a limited period of time.
- V. **PROCEDURES:**
- A. **Benefits Eligibility:** Full-time employees and Full-time 10 month equivalent employees are eligible to participate in all the employee benefit plans.
1. Part-time and temporary employees are not eligible to participate in employee benefit plans except for participation in the University's elective retirement plan.
 2. Part-time with Retirement Benefits employees participate in the University's retirement plan which includes institutional contributions.

3. Eligible Full-time and Full-time 10 month equivalent employees will receive employee benefits as long as they continue to meet definitions referenced above.
 4. The university reserves the right to change or modify any benefit, including eligibility, at any time.
- B. **COBRA:** John Carroll University complies with the requirements of the Consolidated Omnibus Budget Reconciliation Act, as amended (COBRA).
1. COBRA gives employees and qualified beneficiaries (i.e., spouse and dependent children) the opportunity to continue health insurance coverage for specified periods when a “qualifying event” occurs (i.e., termination of employment, divorce, etc.)
 2. The university will provide a written notice of these rights under the law at such point that eligibility for coverage occurs. Employees should read and retain this important information.

VI. **CROSS REFERENCE:** Information about benefits can be found at www.jcu.edu/hr.