



UTAH VALLEY UNIVERSITY Policies and Procedures

Proposed Policy Number and Title: 353 Group Healthcare Coverage for Benefit-Eligible Employees			
Existing Policy Number and Title: 353 Group Healthcare Coverage for Benefit-Eligible Employees			
Approval Process*			
<input checked="" type="checkbox"/> Regular	<input type="checkbox"/> Temporary	<input type="checkbox"/> Non-Substantive Change	<input type="checkbox"/> Compliance Change
<input type="checkbox"/> New	<input type="checkbox"/> New	<input type="checkbox"/> Revision–Limited-Scope	<input type="checkbox"/> Revision–Limited-Scope
<input type="checkbox"/> Revision	<input type="checkbox"/> Revision		<input type="checkbox"/> Deletion
<input checked="" type="checkbox"/> Deletion	<input type="checkbox"/> Suspension		
Anticipated Expiration Date (Temporary Policies): Click or tap to enter a date.			

*See UVU Policy 101 *Policy Governing Policies* for process details.

Draft Number and Date: <u>Deletion</u>
President’s Council Sponsor: <u>Marilyn Meyer</u> Ext. _____
Policy Steward: <u>Drew Burke</u> Ext. _____

POLICY APPROVAL PROCESS DATES	
<p>Policy Drafting and Revision Entrance Date: <u>8/22/2024</u></p> <p>University Entities Review Entrance Date: <u>8/22/2024</u> Close Feedback: <u>10/17/2024</u></p> <p>University Community Review Entrance Date: <u>12/12/2024</u> Open Feedback: <u>12/12/2024</u> Close Feedback: <u>12/19/2024</u></p> <p>Board of Trustees Review Entrance Date: <u>1/9/2025</u> Approval Date: _____</p>	<p style="text-align: center;">POST APPROVAL PROCESS</p> <p>Verify:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Policy Number <input type="checkbox"/> Section <input type="checkbox"/> Title <input type="checkbox"/> BOT approval <input type="checkbox"/> Approval date <input type="checkbox"/> Effective date <input type="checkbox"/> Proper format of Policy Manual posting <input type="checkbox"/> TOPS Pipeline and Archives update <hr/> <p>Policy Office personnel who verified and posted this policy to the University Policy Manual</p> <p>Name: _____</p> <p>Date posted and verified: _____</p>



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POLICY TITLE	Group Healthcare Coverage for Benefit-Eligible Employees	Policy Number	353
Section	People and Culture	Approval Date	June 18, 1992
Subsection	Compensation and Benefits	Effective Date	June 18, 1992
Responsible Office	Office of the Vice President of People and Culture		

1.0 PURPOSE

2.0 REFERENCES

2.1 Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)

3.0 DEFINITIONS

4.0 POLICY

~~4.1 Summary of Continued Group Healthcare Coverage for Salaried Employees under Provisions of Cobra~~

~~4.1.1 On April 7, 1986, Congress enacted the *Continuation of Health Insurance Coverage Act* as a part of the *Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)*. The following summary is intended to notify employees of their rights and obligations under the continuation coverage provisions of this law. All salaried employees and their spouses should take the time to read this notice carefully.~~

~~4.1.2 In essence, effective July 1, 1986, COBRA requires Utah Valley University to offer salaried employees and their dependents the opportunity for continued health insurance in certain instances when coverage would otherwise terminate. The premiums, paid by the employee or dependent involved, must be not more than 102 percent of current group rates. COBRA allows for continued coverage of all group medical and dental plans; it does not allow for continuation of group life and long-term disability insurances. To be eligible for continued coverage, the employee or dependent must have experienced a "qualifying event," as explained below.~~

~~4.1.2.1 Employee Qualifying Events~~

~~An employee has a right to choose continued health insurance coverage if the employee loses group~~



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~~coverage because of (1) a reduction in hours of employment or (2) termination of employment for reasons other than gross misconduct.~~

4.1.2.2 Spouse Qualifying Events

~~4.1.2.2.1 The spouse of an employee covered by a UVU group health plan has the right to choose continued health insurance coverage if they lose group coverage for any of the following reasons:~~

- ~~1) Death of the covered spouse;~~
- ~~2) A reduction in the covered spouse's hours of employment or termination of the spouse's employment for reasons other than gross misconduct;~~
- ~~3) Divorce or legal separation from the covered spouse; or~~
- ~~4) The covered spouse becomes eligible for Medicare.~~

4.1.2.3 Dependent Child Qualifying Events

~~4.1.2.3.1 A dependent child of a covered UVU employee has the right to choose continued health insurance coverage if group coverage is lost for any of the following reasons:~~

- ~~1) Death of the covered parent;~~
- ~~2) A reduction in the covered parent's hours of employment or termination of the parent's employment for reasons other than gross misconduct;~~
- ~~3) Parents' divorce or legal separation;~~
- ~~4) The covered parent becomes eligible for Medicare; or~~
- ~~5) The dependent ceases to be a "dependent child" due to turning 23 years of age or marriage.~~

4.1.2.4 Notification

~~4.1.2.4.1 Under COBRA, the employee has the responsibility to inform the University's Benefits Office in People and Culture of a divorce, a legal separation, or a child losing dependent status under the group health plan within 60 days of the qualifying event. People and Culture has the responsibility to notify the group health plan carrier of these events plus instances of an employee's death, termination of employment, reduction in hours, or Medicare eligibility.~~

~~4.1.2.4.2 When the Benefits Office is informed that one of the above events has occurred, the employee, spouse, and/or dependent(s) will be notified of their right to choose continued health insurance coverage.~~



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Under the law, a qualified employee, spouse, or dependent has 60 days from the date they would lose coverage or 60 days from the date of the notice sent by the University, whichever period is greater, to inform the Benefits Office whether continued coverage is desired. If the Benefits Office is not notified within the time period described above, group health insurance coverage will be permanently terminated.

4.1.2.5 Continuation of Coverage

4.1.2.5.1 If continued coverage is desired, the University is required to provide coverage that is identical to the plan provided its current employees at not more than 102% of its group premium rate. The employee, spouse, and/or dependent do not have to prove insurability to choose continued coverage. At the time of a qualifying event, each eligible person is entitled to make a separate decision of whether to continue or drop current medical and/or dental coverage. During the University's annual open enrollment period, COBRA members who wish to do so may transfer to other group medical and/or dental carriers. Throughout the term of COBRA, coverage may be obtained for a new spouse or dependent if the change is reported to the insurance carrier(s) within 31 days and any additional premiums are paid.

4.1.2.5.2 Upon notification that continued coverage is desired, the Benefits Office will provide the employee, spouse or dependent with the appropriate application forms, instructions for the payment of premiums, and any other necessary information.

4.1.2.6 Termination of Coverage

4.1.2.6.1 Under the terms of COBRA, continued coverage will be terminated for any of the following reasons:

- 1) UVU no longer provides group health insurance coverage to any of its employees;
- 2) The premium for the continued coverage is not paid;
- 3) The insured becomes an employee covered under another group health plan;
- 4) The insured becomes eligible for Medicare; or
- 5) The insured was divorced from a covered employee and subsequently remarries and is covered under the new spouse's group health plan.

4.1.2.6.2 COBRA requires that continued coverage may be maintained for 3 years unless group health coverage was lost because of termination of employment or a reduction in hours of employment. In these cases, the required continuation coverage period is 18 months. The law also states that, at the end of the 18-month or 3-year period, the insured must be allowed to enroll in an individual conversion plan provided under the regular group health plan. Additional information about COBRA and the rights and responsibilities of employees may be obtained from the Benefits Office.



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5.0 PROCEDURES

POLICY HISTORY		
June 18, 1992	Regular policy approved.	UVU Board of Trustees
October 23, 2019	Non-substantive changes. “His or her” and “he or she” updated to “they,” singular pronoun, or non-gendered subject in these sections: 4.1.2.1 he or she 4.1.2.2.1 he or she 4.1.2.4.2 he/she	UVU Policy Office
January 26, 2024	Non-substantive changes to remove “Human Resources” and replace with “People and Culture”	UVU Policy Office

Policy Office Draft

EXECUTIVE SUMMARY:

Policies 105, 322, 353, 374, 375

Date: August 20, 2024
Sponsor: Marilyn Meyer
Steward(s): Drew Burke
Policy Process: Regular
Policy Action: Deletion
Policy Office Editor: Cara O'Sullivan

Issues/Concerns (including fiscal, legal, and compliance impact):

The following reasons will be cited for the recommendations to delete the policies listed below:

1. **Obsolete:** The policy or significant parts are outdated or no longer relevant.
2. **Redundant:** The policy duplicates other existing policies.
3. **Legal/Regulatory:** Amended or new laws or regulations have rendered the policy unnecessary, obsolete, or redundant.
4. **Procedural Basis:** The policy lacks legitimate regulatory or university-related academic or business reasons to exist in policy, and current university procedures or practices render the policy unnecessary.

Suggested Deletions:

1. **Policy 105 Reporting Organizational Changes:** This policy requires supervisors at any level to report their respective organizational changes (structure) effectively and timely.

Recommended Deletion Reasons: Procedural and Basis

Organizational changes such as reorganizations, restructures, and position reclassifications are currently handled through People and Culture and departmental processes and procedures.

2. **Policy 322 Employment Responsibilities and Standards:** This policy contains several behavioral and conduct standards (honesty, conflict of interest, following university and USHE policies, exploitation, discrimination, etc.).

Recommended Deletion Reasons: Redundant, Obsolete, and Legal/Regulatory

Recent updates to Policy 371 *Performance Management and Development for Staff Employees* and Policy 635 *Faculty Rights and Professional Responsibilities* currently govern conduct and behavioral expectations for staff and faculty.

3. **Policy 353 Group Healthcare Coverage for Benefit-Eligible Employees:** Every employer's health plan is required by law to have a controlling document called "The Plan Document." This document governs the administration of the benefits plan under federal law. Policy 353 summarizes the provisions for continued group healthcare coverage (COBRA) for eligible employees. Having a policy summarizing The Plan Document is redundant and could create risk if there were a conflict between the annually updated Plan Document and Policy 353.

Recommended Deletion Reason: Redundant

4. **Policy 374 Termination Clearance for Hourly Employees:** This policy requires departments to perform exit clearances (collect UVU property, submit E-PAF, collect library fees, parking fees, etc.) for terminated hourly employees.

Recommended Deletion Reasons: Procedural and Obsolete

Off-boarding departing employees is currently handled through People and Culture and departmental processes and procedures.

5. **Policy 375 Termination Clearance for Salaried Employees:** This policy requires departments to submit a form (replaced by E-PAF), perform exit interviews, collect UVU property, submit E-PAF, and collect library fees, parking fees, etc., for terminated salary employees.

Recommended Deletion Reasons: Procedural and Obsolete

Off-boarding departing employees is currently handled through People and Culture and departmental processes and procedures.

Requested Approval from President's Council: Requesting Entrance into Stage 2, Regular Policy Deletion Process

Target Date to Enter Stage 2: 8/22/2024

Target Date for Board of Trustees Review: 12/2/2024



POLICY APPROVAL PROCESS - STAGE 2 SUMMARY OF COMMENTS

Policy Title: 353 Group Healthcare Coverage	Policy Number: 353
Sponsor: Marilyn Meyer	Steward: Drew Burke

NOTE: Indicate with X whether the comment is editorial (grammar, punctuation, sentence structure, etc.) or is a substance comment (content, procedure, etc.).

CAMPUS ENTITY	POLICY SECTION	Editorial Comment?	Substance Comment?	CONCERN	SPONSOR/STEWARD RESPONSE
UVUSA			x	We like that there is a 5 year or less required check for policies	
UVUSA			x	Wondering if there is a specific procedure if there was a need to have these policies reinstated and if it is in writing	Any future policy efforts would follow the regular policy process based on the individual facts and circumstances for the policy being considered for reinstatement.
Faculty Senate				No comments.	
Academic Affairs Council				No comments.	
PACE				No comments.	