

WEISMAN CHILDREN'S REHABILITATION HOPITAL (WCRH)

ADMINISTRATIVE MANUAL

SUBJECT: Medical Insurance Opt-Out

No: AM 8.16

EFFECTIVE DATE: 09/01/08

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Reviewed/Revised: 9/09; 9/10; 1/11; 03/12; 1/13; 1/14, 4/15, 07/16; 1/18; 1/20; 1/21; 1/24; 6/24; 12/25, 3/26

PURPOSE:

To set forth procedures for payment of medical insurance opt-out stipends.

POLICY:

1. Weisman Children's Rehabilitation Hospital (WCRH) offers a monthly stipend to employees who opt-out of the medical insurance plan with submission of proof of coverage to HR.
2. Type of coverage eligible for the opt-out stipend:
 - a. Coverage under an Employer sponsored plan through a spouse (excluding NuVision's plans)
 - b. Coverage under a Parent's plan through an employer sponsored plan (excluding NuVision's plans)
 - c. Coverage under a Medicare plan
 - d. Any other opt-out will **not** be considered for the monthly stipend

PROCEDURE:

1. Employee Eligibility:
 - a. Employees who are (or become) eligible for the medical insurance plan are eligible for a monthly stipend. Employees who choose the insurance opt-out will not be eligible to enroll in the medical insurance until the next Open Enrollment period unless he/she experience a qualified life event.
 - b. Employees who enroll in coverage as a dependent or spouse under another NuVision employee's plan will not receive the monthly stipend.
 - c. Employees who enroll in the Marketplace Health Insurance are not eligible for the monthly stipend. WCRH reserves the right to recover any monthly stipends that may have been paid to the employee without knowledge of the Marketplace Health Insurance enrollment.
 - d. Employees ACA benefits eligible will not receive the monthly stipend.
 - e. Employees on FMLA will not receive the monthly stipend during their leave.
 - f. Employees on unpaid personal leave will not receive the stipend during their leave.
2. Amount of Stipend:
 - a. Employees who completely opt-out of the medical insurance plan will receive a monthly stipend of \$200.00. This will be paid through payroll as taxable wages.

3. Timing of Payment

- a. Employees must submit their proof of coverage to the HR department to be paid the medical stipend. Payments will begin in the month that the employee becomes eligible for the medical insurance. Payments will be processed in the second check date of each month.
- b. The opt-out stipend will start the following month that proof of insurance is received if provided after the effective date. If an employee submits their proof of insurance to HR after the effective date of the medical waiver, they will not receive any back pay for any months missed before proof of insurance is submitted.
- c. Unpaid medical insurance payments not reported in a timely manner, will not be retroactively paid

4. WCRH reserves the right to modify this policy at any time.

Administrator