

Vermont Catholic Charities, Inc.
Residential Care Homes Policies and Guidelines

SUBJECT: Benefits Policy- With Healthcare Single, Two Person, Parent/Child(ren), Family Coverage Only	Policy Number HR 00017
	Section: Human Resources
	Sub-Section: Benefits
	Approved Date: January 1, 2014 Updated: October 1, 2017

Introduction

Vermont Catholic Charities, Inc. offers various benefits to employees to remain competitive. Vermont Catholic Charities, Inc. ensures that eligible employees are offered health insurance due to the unforeseen and to remain competitive in the work force.

Policy

Employees are eligible for specific benefits based on their employment status (full time) and hours worked. Vermont Catholic Charities, Inc. may or may not provide a financial stipend for a defined benefit based on affordability and budgetary constraints.

Medical Insurance

Vermont Catholic Charities, Inc. will abide by the Affordable Care Act and Vermont Catholic Charities, Inc. will request the religious exemption to exclude abortion and contraceptives.

Vermont Catholic Charities, Inc. sponsors health insurance for all eligible full-time regular employees, who are not Medicare eligible, their spouses (not Medicare eligible) and legal dependents. The employee will select the coverage that “fits” their individual needs. Vermont Catholic Charities, Inc. will “sponsor” two plans. The State Standard Health Plan Offerings are:

- Platinum
- Gold
- Silver
- Bronze

Upon the selection, Vermont Catholic Charities, Inc. will inform the employee of the dollar amount that Vermont Catholic Charities, Inc. will sponsor.

If an employee is responsible for partial payment for healthcare, the amount owed will be deducted from the employee’s paycheck pre-tax under the regulations set forth by the State of Vermont.

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**Sponsorship & Employee Eligibility Rules for Healthcare Coverage
(Appendix—Benefits 1)**

Employee Eligibility *	Employee Cost / Employer Cost
Measurement Period Defined see HR	
0-29 hours per week / 1508 hours annually	No Health Coverage
30-34 hours per week / 1560-1768 hrs annually (F/T)	Employee Cost / Flat Dollar (Refer to appendix)
35-45 hours per week/ 1820-2340 hrs annually (F/T) (Refer to appendix)	Employee Single Cost / Employer Cost Employee Double Cost / Employer Cost Employee Parent/Child(ren) / Employer Cost Employee Family Cost / Employer Cost

- ❖ Employees and/or spouse who are under the age of 65 will be considered an eligible employee. Those employees and/or spouse at the age of 65 or older will not be eligible for sponsorship in the VHC.

Each year Vermont Catholic Charities, Inc. will reevaluate the level of sponsorship based affordability and budgetary constraints. If sponsorship is decided then the organization will notify all eligible employees during the annual open enrollment period. VHC will notify those employees in regards to the monetary dollar value and/or percent the organization will sponsor/pay. The employee has the right to select a plan of their choosing. Vermont Catholic Charities, Inc. will only pay for the dollar of sponsorship or less. Vermont Catholic Charities, Inc. will not provide guidance as to the “type” of plan the employee should select.

Yearly, Vermont Catholic Charities, Inc. will post “Vermont Catholic Charities, Inc. Sponsorship & Employee Eligibility Rules for Healthcare Coverage.” (Note—Appendix—Benefits 1: Vermont Catholic Charities, Inc. Sponsorship & Employee Eligibility Rules for Healthcare Coverage)

Disability Plan

Vermont Catholic Charities, Inc. may or may not provide assistance for employees who become disabled due to non-work related reasons. Full time employees working 35 hours qualify for short term and long-term disability. The plan design and eligibility rules will dictate the coverage and waiting period.

Life Insurance

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Vermont Catholic Charities, Inc. offers life insurance to the employees. Full time employees working 35 hours or more will qualify for life insurance. The plan design and eligibility rules will dictate the coverage and waiting period. The employee must complete all necessary paperwork and be enrolled in the program to qualify.

Section 125 Plan

Eligible employees under the health insurance plan will pay their portion of the health insurance monthly premium, through payroll which shall be on a pre-tax basis.

PROCEDURES

1. During new employee orientation, the supervisor and/or HR will provide the enrollment paperwork for the benefits described above to provide detailed program information for all employees.
2. Healthcare: Open Enrollment—The Payroll Department will provide the home with names of those who qualify for health insurance.
3. Healthcare: In the event of lifestyle changes, such as marriage, divorce, birth, adoption, change of spouse's employment, etc., the employee will need to contact the Payroll Department and Administrator to complete any necessary paperwork and provide proof of the event to make the necessary changes to the insurance benefits within the required legal time frame of the qualifying event.
4. Healthcare: Eligible full-time regular active employees are explained in the Appendix—Benefits 1 called, "Vermont Catholic Charities, Inc. Sponsorship & Employee Eligibility Rules for Healthcare Coverage".
5. Healthcare: All full-time regular active employees are subject to waiting period of 720 hours known as the "eligibility period" prior to health insurance coverage being offered. If an employee decides to elect health insurance the employee must do this within 10 days after the 720 hours eligibility period.
6. Healthcare: Part time, per diem employees and interns are not eligible for benefits.

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7. Health Insurance Coverage After Termination Of Employment-

Vermont Catholic Charities, Inc. provides the opportunity for employees and covered family members to continue health insurance coverage after terminating employment. The law states if the entity has less than 20 employees COBRA does not need to be offered. Vermont Catholic Charities, Inc. does offer COBRA for an opportunity for continuation of health coverage.

The Vermont regulation states that if Vermont Catholic Charities, Inc. purchases healthcare directly from an insurer and does not sponsor a plan through the Vermont Health Connect, Vermont Catholic Charities, Inc. can offer COBRA. If Vermont Catholic Charities, Inc. sponsors health insurance through Vermont Health Connect, then the employee will purchase the health insurance directly through Vermont Health Connect, thus no COBRA will be offered. Per the regulation a COBRA letter will be provided to all employees with the Federal wording.

8. Healthcare: Employees at the age of 65 and/or have a spouse under/over the age of 65 and were on the health insurance plan prior to January 2014 will be considered grandfathered employees. Grandfathered employees:

- Employees who are under the age of 65 and/or over the age of 65; and have a spouse over the age of 65,
- Vermont Catholic Charities, Inc. will provide a stipend for the employee to assist with coverage for a supplemental plan for the employee and/or their spouse.
- If an employee is at the age of 65 and currently does not have a spouse on Vermont Catholic Charities, Inc. health plan, Vermont Catholic Charities, Inc. will provide a stipend to the employee only.
- Vermont Catholic Charities, Inc. will provide a stipend of \$180.00 per month if the employee chooses to enroll in a supplemental policy for themselves or their spouse.
- The stipend will be no more than \$180.00 paid to the employee.
- The employee will need to provide an invoice and proof of insurance for this payment to be made monthly via the employee's paycheck.
- All dollars will be considered taxable.
- The employee must work a minimum of 35 hours per week to qualify.
- This benefit will be reevaluated yearly and can be eliminated at any time.

9. Short Term Disability; Long Term Disability; Life Insurance: The Employee will receive all paperwork during the employee orientation. After meeting the waiting period the employee will be automatically enrolled into the programs.

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10. The law states, “Employers that are subject to the pay-or-play provisions and fail to offer their full-time employees minimum essential coverage that is affordable and provides minimum value may be subject to penalties if a full-time employee purchases coverage on an Exchange and qualifies for a premium subsidy.”

**This policy replaces, revokes, and rescinds all former policies, therefore, any modifications or changes to the utilization and administration of those policies is superseded by this new policy/plan.*