

Healthcare Coverage

Hofstra University provides full-time administrators with individual and family healthcare coverage on a contributory basis. Information concerning eligible dependents, including same-sex domestic partners, may be obtained through the Human Resources Department. Employee healthcare contributions are deducted from the administrator's paycheck on a pre-tax basis.

2009 Employee Healthcare Contribution Percentage (monthly)

Employees hired after September 1, 2003¹

Plan	Family	Individual
EPO	25%	25%
POS	25%	25%
Oxford	25%	25%
HIP HMO	25%	25%
HIP POS	25%	25%

Applying for Coverage/Effective Dates

Administrators must apply for coverage at the time of employment or during an open enrollment period. For administrators who start on or before the 5th of the month, coverage becomes effective on the date of hire. For administrators who start on or after the 6th of the month, coverage will begin on the first day of the following month. The Human Resources Department must receive the completed forms within the first 31 days of work. If an administrator does not enroll when first eligible, or chooses not to enroll a dependent when first eligible, the administrator must wait until the next annual open enrollment period which occurs prior to the start of the calendar year.

Adding New Dependents

Administrators may add new dependents to their coverage if enrolling them within 31 days of the date they become dependents. The appropriate forms must be completed for each new dependent. If the dependent is not enrolled within the first 31 days of becoming a new dependent, the administrator must wait until the next annual open enrollment period. Typical reasons for adding a new dependent include marriage or the birth or adoption of a child. The administrator is required to provide sufficient proof of eligibility at the time of enrolling the new dependent (*i.e.* marriage license, birth certificate or adoption papers).

¹ If you are an employee hired *before* September 1, 2003, please contact Human Resources for contribution percentages.

Change of Plan Selection

A change in plan selection may be made during the open enrollment period of each year which occurs prior to the start of the calendar year.

Waiver of Healthcare Coverage

Administrators who chose to waive healthcare coverage may do so by completing a Waiver of Health Coverage Form and by providing proof of insurance elsewhere (*i.e.* covered under spouse's medical plan, retiree coverage from previous employer, etc.). An administrator who waives healthcare coverage is entitled to a \$1,000 opt-out benefit that will be paid over 24 pay periods each year.

In the event the administrator subsequently loses coverage as a result of a "qualifying event" (as defined in the Summary Plan Description) the administrator will be given the opportunity to participate in the University Healthcare Coverage plan providing s/he notifies the Human Resources Department within 31 days of losing coverage. The opt-out cash benefit will be discontinued once the administrator is enrolled in the plan.

COBRA

If an administrator leaves the employment of the University, s/he is eligible to continue healthcare coverage under COBRA. All departing administrators receive a summary of COBRA rights and benefits from the Human Resources Department. For more information please refer to [COBRA - Termination of Health Benefits](#) on this website.

Contributory Dental Benefits

If an administrator selects a health care plan that does not include dental coverage, s/he may enroll in the contributory dental benefits plan. This dental plan is designed to provide preventative and diagnostic coverage and, is available for full-time individual administrators only. There is no family coverage under this plan. The University pays a portion of the premium and the balance is paid by the administrator. For more details regarding the contributory dental plan, please contact the Human Resources Department.