

INSURANCE PROGRAMS

PURPOSE

To summarize group insurance and other insurance programs offered by The Center for Family and Child Enrichment, Inc.

SCOPE

This policy applies to regular full-time employees of The Center for Family and Child Enrichment.

POLICY

The Center for Family and Child Enrichment provides a comprehensive group health program for permanent full-time employees. The Agency also provides insurance programs as mandated by state and federal regulations for all employees.

Individual coverage for both group insurance, (consisting of hospital, surgical, medical, dental, and eye centers) and comprehensive major medical coverage are provided for all regular full-time staff on the first of the month after they have completed thirty days of employment. The cost for individual coverage will be jointly paid by the Agency and employee. The employee pays his/her monthly share as per the current guidelines and the Agency pays the remainder. The employee can obtain family coverage if he/she pays the total amount of the cost of that additional family coverage.

The Agency carries insurance to cover the cost of work-incurred injury or illness. Benefits help pay for Worker's Compensation and employees' medical treatment and for part of the income lost while recovering. Specific benefits are prescribed by law depending on the circumstances in each use to be assured of maximum coverage. All work-related accidents must be reported immediately to supervisors **and** the HR Department in order for the Agency to file timely claims.

In the case where an employee is partially recovered-but not fully recovered- he/she will be assigned to a less physically challenging (light duty) position, if there is one available. The employee will continue in

the light duty position until he/she receives clearance from a doctor stating he/she is able to return to regular duty.