

**PURPOSE:** TO PROVIDE INFORMATION TO BRENAU EMPLOYEES ON HEALTH, LIFE AND DISABILITY INSURANCE OPTIONS WHICH ARE PROVIDED TO ELIGIBLE EMPLOYEES.

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#### **A. GROUP HEALTH**

1. Coverage offered: Brenau provides group medical, dental and vision insurance to all Full-Time and  $\frac{3}{4}$ -Time employees. Policy information and eligibility guidelines are included in orientation materials for new employees and are posted on the HR intranet site.
2. Cost: Due to escalating cost of medical insurance, employees are asked to pay a portion of the medical premium. Dependent coverage is available with the employee paying approximately 85% of the cost. Employees bear 100% of the cost for dental and vision insurance, if elected.
3. Continuation of coverage: Any eligible employee who is covered by medical and/or dental and vision with Brenau has the right to carry elected coverage's should they leave employment with Brenau. Brenau will notify the COBRA administrator upon the initial date of employment and again at the time of separation.
4. Effective date: 1<sup>st</sup> day of the month following date of hire.

#### **B. LIFE INSURANCE**

1. Coverage offered: Brenau University offers life insurance to employees who are  $\frac{3}{4}$ -time or more at a rate of  $2\frac{1}{2}$  times the annual salary. However, at age 70 the benefit is reduced by 35% and at age 75 it is reduced by 50%. Employees may opt out of this benefit if they choose (within 30 days of hire or during annual open enrollment). Policy information and eligibility guidelines are included in orientation materials for new employees and are posted on the HR intranet site.
2. Cost: The premiums for this benefit are paid by Brenau. However, IRS regulations require that the employee be taxed on the portion of the premium for any face amount that exceeds \$50,000.
3. Effective date: Date of hire.
4. Brenau also offers optional life insurance coverage with the employee bearing 100% of the cost.

#### **C. LONG TERM DISABILITY INSURANCE**

1. Coverage offered: Brenau provides, at no cost to the employee, long-term disability insurance for all Full-Time and  $\frac{3}{4}$ -Time employees. This insurance is designed to protect employees who are unable to work because of a non-job-related illness or injury that is not covered by the Worker's Compensation System.
2. Cost: Premiums for this benefit are paid by Brenau.

#### D. DOMESTIC PARTNERSHIPS

1. Effective June 1, 2011 Brenau recognizes domestic partners for the purposes of health insurance. Brenau University defines domestic partner as two individuals of the same or opposite gender who declare they are in a committed relationship only with each other, and have been in that relationship for at least twelve consecutive months. This relationship is intended to be of indefinite duration with mutual obligations akin to those of marriage, including financial responsibility for each other. The partners must reside together and intend to do so for an indefinite period of time. Both partners must be at least 18 years of age and not related by blood to a degree that would bar marriage in their state of residence. Neither partner is married to anyone else and each must be the sole domestic partner of the other. Such a relationship must resemble a mutually exclusive partnership that parallels a martial relationship.