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## **POLICY**

Kaw Nation's health insurance plan provides employees and their dependents access to medical and dental insurance benefits. Regular employees working 30 hours or more a week are eligible to participate in the health insurance plan.

Eligible employees may participate in the health insurance plan subject to all terms and conditions of the agreement between Kaw Nation and the insurance carrier.

A Change in employment classification that would result in loss of eligibility to participate in the health insurance plan may qualify an employee for benefits continuation under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

### ***Medical and Dental Insurance***

Kaw Nation offers medical and dental insurance plans for both single and family coverage for eligible employees. Kaw Nation provides the cost of a single employee medical plan coverage. The employee is responsible for any cost changes to the plan. Employee is responsible for the costs of any dental insurance plan. Coverage begins on the first day of the month following the date of hire (for employees hired on the first day of the month, coverage starts the next month). Through the Flexible Benefit Plan, the employee's premiums are deducted pre-tax.

### ***Other optional Insurance***

Kaw Nation offers other optional benefit plans both pre-tax and after tax for employees at the employees cost. Please see Human Resources for a list of the current vendors and options.

### ***Benefit Continuation (COBRA)***

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under Kaw Nation's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, or death of an employee; a reduction in an employee's hours or a leave of absence; an employee's divorce or legal separation; and a dependent child no longer meeting eligibility requirements.

Under COBRA, the employee or beneficiary pays the full cost of coverage at Kaw Nation's group rates plus an administration fee of two percent (2%). Kaw Nation provides each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under Kaw Nation's health insurance plan. The notice contains important information about the employee's rights and obligations. Depending on the nature of the "qualifying event", the length of the COBRA continuation coverage will be determined by federal regulations and insurance carrier policies.