

HEALTH BENEFITS OVERVIEW

Vermilion Parish School Board strives to provide a comprehensive benefits package to eligible employees and their families. This benefits guide will summarize the benefits package available to assist individuals in making plan selections.

ELIGIBILITY

Employees and their dependents are eligible for benefits on the first of the month following 30 days of employment.

Listed below are eligible dependents

1. Legal Spouse
2. Children to age 26 including but not limited to:
 - Biological children of a legal spouse (step-children), provided such child resides in the employee's household for at least 180 days per calendar year.
 - Legally adopted children or children placed in your home prior to adoption.
 - Any child you are required to provide medical benefits subject to a Qualified Medical Child Support Order (QMCSO) or National Support Order (NMSN).



This company reserves the right to perform eligibility audits and may require copies of any legal papers issued to establish a person as an eligible dependent or spouse. Attempting to insure someone who is not eligible may result in disciplinary action, up to and including termination of employment.

Pre- Tax Enrollment Considerations

Employees are advised that some of the benefit plans offered are pre-tax benefits whereby all employee paid contributions are deducted from pre-tax earnings. When premiums are deducted on pre-tax basis, the employee's take home pay is increased because the premiums are subtracted from the gross pay before taxes are applied. Pre-tax deductions also lower the taxable income for the year by the amount of the total payroll deduction for insurance premiums.

Qualifying Event

One of the stipulations of a tax advantage plans is that coverage must remain in force until the beginning of the new plan year unless there is a qualifying event or change in family status.

A qualifying event or family status change may include:

- Birth or adoption of a child
- Marriage or divorce
- Death of a spouse or dependent
- Change in spouse's employment status

The qualifying event must be reported to the Vermilion Parish School Board Insurance Department along with all required documentation within 30 days of the event to ensure coverage.

