

# **Lecturer Health Insurance Process**

## **July 2008 to June 2009**

Towson University (TU) will pay for the TU Funded premium portion of your health benefits coverage with the State if you are employed 50 % time or greater. The payment tables reflected below details the rates for the state subsidy for individual coverage for the monthly premium of Health Insurance per the State of Maryland Premium Rate tables.

### **Application Process:**

#### **Currently Enrolled Lecturers**

- **If you are enrolled for individual coverage, and make no changes during Open Enrollment , your current individual coverage will continue. You will receive new payment coupons from the State of Maryland once they receive your new contract dates from Towson's Human Resources Office (OHR).**

#### **Current Lecturers Not Enrolled**

- Each lecturer faculty member electing to sign up for Health Insurance must visit the OHR and meet with the Employee Benefits office to complete the paperwork for Health Insurance. This paperwork is submitted to the State of Maryland to generate a coupon book detailing the monthly costs due for the coverage.

#### **Newly Hired Lecturers**

Newly hired lecturers who wish to enroll in any of the State of Maryland benefits plans must complete an enrollment form and return it to OHR within 60 days of their contract start date.

- Each lecturer faculty member electing to sign up for Health Insurance must visit the OHR and meet with the Employee Benefits office to complete the paperwork for Health Insurance. This paperwork is submitted to the State of Maryland to generate a coupon book detailing the monthly costs due for the coverage.
- The following schedule reflects the costs of coverage and outlines the premium payable by Towson University and the premium payable by the lecturer for one person, two persons or three persons or more family coverage on a monthly basis

## One Person

| Insurance Plan  | TU Funded Premium | Employee Premium | Total Monthly Premium |
|-----------------|-------------------|------------------|-----------------------|
| PPO BC BSM      | 337.78            | 84.44            | 422.22                |
| PPO MLH         | 324.62            | 81.15            | 405.77                |
| POS CAREFIRST   | 272.70            | 55.86            | 328.56                |
| POS MDIPA       | 303.41            | 62.14            | 365.55                |
| POS AETNA       | 272.46            | 55.81            | 328.27                |
| HMO BLUE CHOICE | 298.26            | 52.63            | 350.89                |
| HMO KAISER      | 312.83            | 55.21            | 368.04                |
| HMO OPT CHOICE  | 299.19            | 52.80            | 351.99                |

- HR will direct the lecturer to bring a copy of the enrollment worksheet to the Provost's Budget Office

### **How does the lecturer initiate payment for the Towson University funded premium:**

- The coverage for lecturers renewing their health care coverage or enrolling during open enrollment is effective July 1, 2008. The coverage for newly hired lecturers will be effective based on the date the enrollment form is received and processed in OHR.
- The first check from Towson University will be an advance payment based on the Health Insurance plan you have elected.
- Towson University will issue a payment to returning lecturers for the period of July, August and September 2008 reflecting the TU portion of the premium. Towson University will issue a payment to new Lecturers based on the effective date of their benefits.
  - You will have to visit the Provost's budget office outside of Room 310 in the Administration building and sign a Miscellaneous Expense Voucher and provide a copy of your health insurance enrollment worksheet which will be processed to the State of Maryland for the 1<sup>st</sup> TU payment.
- Once Accounts Payable receives the Expense Voucher, the voucher will be processed for the amount and time period as described above. The check will be made payable to you and be mailed to your home address.
  - If you are enrolled in direct deposit through Payroll, the payment will go directly into your designated bank account. This process takes approximately 2 to 3 weeks.
- The lecturer will send the total monthly premium and the coupon to the address listed on the Department of Budget and Management coupon by the due date.
  - The responsibility for paying the total health insurance premium by the due date rests solely with the employee

- The payment consists of the TU premium and employee premium. For example if the lecturer elected BC BS PPO insurance, they will send a monthly payment of \$422.22 to the State of Maryland.
- The request for the 2<sup>nd</sup> period (October to December 2008) is due to the Provost's budget office by September 12, 2008.
- The request for the 3<sup>rd</sup> period (January to March 2009) is due to the Provost's budget office by December 5, 2008.
- The request for the 4<sup>th</sup> period (April to June 2009) is due to the Provost's budget office by March 6, 2009.
- To receive a check for 2<sup>nd</sup>, 3<sup>rd</sup> & 4<sup>th</sup> payments, you will need to submit a copy of your premium coupons paid, and your canceled check for the previous quarter's payment. The front and back of each canceled check is required.
  - In other words, you will be receiving the University's portion of your health care premium prior to actually submitting it, but this is contingent upon receiving proof that you made the prior quarter's payment.
  - The noted documents must be submitted in order to receive the TU premium payment for the next period .
- If you do not pay your premium on time and your health insurance is terminated, we will discontinue processing the next payment for your health insurance and you will not be able to elect coverage until the beginning of the next fiscal year effective starting on July 1.
- If we determine payments to you for health insurance were not used to pay for your expected premium, we will contact you for repayment of the premium to Towson University

If you have any questions regarding this process, please contact Kevin Burke or Mardette Wetzelsberger at 410-704-4480 or 410-704-2124.