



Parent Child Development Corporation Employee Insurance Benefits Procedures

For Initial Enrollment:

1. **Within first 10 days of hire all enrollment documents** (including waiver if not participating) and payroll deduction forms must be collected from employee by HR Department.
2. Within first 10 days of hire all enrollment documents must be sent to The Capitol Group by the HR Department.
3. Within first 10 days of hire a copy of payroll deduction form must be sent to payroll for processing by the HR Department
4. **Medical and dental insurance benefits begin 1st of the month after 60 days of employment.**
5. If the employee does not successfully complete their probationary period, then HR Department will notify both The Capitol Group and the Payroll Department to cancel enrollment and payroll deductions.
6. Payroll Department will process deduction one month prior to eligibility.
7. HR Department will review The Capitol Group bill to ensure enrollment is accurate.
8. Payroll Department will cross check payroll deductions against The Capitol Group bill to ensure all dollar amounts are correct.
9. If any errors, the Payroll Department will meet with the employee and explain any changes that need to be made and process an updated payroll deduction form, if necessary and adjust for any underpaid premiums on next payroll unless excessive underpayment that warrants a payment arrangement. Any refunds will be processed during the next payroll cycle.

For Open Enrollment (new year begins March-Health & Dental and April-Supplemental benefits):

1. Benefits providers should meet with employees in January and provide copies of new enrollment documents to employees and extra copies to HR Department.
2. Employees must return enrollment documents or waiver and the payroll deduction form no later than the third (3rd) working day of February to the HR Department.

3. By the fifth (5th) working day of February, the HR Department will send all enrollment forms to The Capitol Group and a copy of the payroll deduction form to the Payroll Department.
4. Payroll Department will process new deductions for health and dental for the February 15th paycheck and the supplemental new deductions on the March 15th paycheck.
5. HR Department reviews The Capitol Group **March** invoice to ensure that all enrollment is correct for Health & Dental and reviews The Capitol Group **April** invoice to ensure that all enrollment for supplemental benefits is accurate. If there are any errors on The Capitol Group March or April invoice then they must contact The Capitol Group to resolve immediately.
6. Payroll Department will cross check the payroll deductions against The Capitol Group **March** invoice to ensure that all payroll deductions match the bill for health and dental and The Capitol Group **April** invoice to ensure that all payroll deductions match the bill for supplemental benefits.
7. If any errors, the Payroll Department will meet with the employee and explain any changes that need to be made and process an updated payroll deduction form, if necessary and adjust for any underpaid premiums on next payroll unless excessive underpayment that warrants a payment arrangement. Any refunds will be processed during the next payroll cycle.

Qualifying Event Changes:

1. Upon notification by employee to HR Department of qualifying event, HR Department will provide employee with new benefit enrollment forms and new payroll deduction form. Employee must submit with all enrollment forms and payroll deduction form within three (3) business days.
2. Within five (5) business days of notification of qualifying event, HR Department will submit all enrollment forms to The Capitol Group and the payroll deduction form to the Payroll Department.
3. The Capitol Group will notify the HR and Payroll Departments of the effective date of the benefits.
4. The Payroll Department will process the new payroll deduction during the next payroll cycle. Payroll Department will determine if there are any additional amounts or refunds owed. Payroll Department will meet with employee to explain and take any additional amounts owed on next payroll unless excessive amount that warrants a payment arrangement. Any refunds will be processed during the next payroll cycle.
5. The HR Department will review The Capitol Group invoice accurately reflects the correct change in benefits for the employee.
6. The Payroll Department will review The Capitol Group invoice to ensure payroll deductions are accurate and take appropriate action for any discrepancies as outline in Step 4 above.

Termination of Employment:

1. HR Department notifies The Capitol Group and the Payroll Department of employee termination within one (1) business day.
2. The Capitol Group sends COBRA enrollment packet directly to the employee. The Capitol Group manages the COBRA program.
3. The Payroll Department reviews employee contribution history. If a final deduction or refund is due it will be processed on the final paycheck.

Gross Pay Not Enough to Cover Benefit Deductions:

1. If there is a situation where an employee does not have enough gross pay to cover 100% of their benefit deductions owed, then the balance will be deducted from the next paycheck in full unless there is an employee hardship.
2. If an employee has a hardship, they must meet with the Executive Director or designee to make a payment arrangement PRIOR to the next payroll cycle processing deadline AND the EMPLOYEE must provide written approval by the Executive Director or designee to the Payroll Department PRIOR to the next payroll cycle processing deadline.

Advance Payment of Benefits:

1. An employee may make advance benefit payment arrangements with the Payroll Department at any time so long as the deductions are within the benefit year.



I have received, read and understand the Employee Benefit Procedures above and allow Parent Child Development Corporation to adjust my pay check as necessary within the scope of this procedure.

Employee Signature

Date

cc: Personnel File