

Insurance

Health Insurance

The University currently maintains a health insurance plan for eligible employees and their dependents. The health insurance plan may include **medical and/or dental insurance**. The University pays a portion of the insurance premium presently, with the employee contributing the balance of the cost of the premium. Employees must update coverage information annually or as needed.

The percentage paid by the University, the cost of the employee's portion of the premiums, the benefits, and the entire program are subject to change or elimination at any time, at the University's sole discretion. The University does not recommend specific providers within the insurance network. The University does not accept liability and shall not be liable for any services provided under the health insurance plan.

Teladoc

With Teladoc, employees can talk to a board-certified doctor or provider 24/7/365 by smartphone, tablet, or computer. **This service is set up** for medical advice and care from your home or office, or in moments when an employee cannot take time off work or need a prescription refilled. There is **no copay** to use this benefit.

****note, there is no guarantee you will be prescribed medication.***

Vision

The University offers a vision plan. All eligible Converse University employees may enroll in the vision plan. Members pay an annual deductible on exams and materials. Please see Human Resources for the vision plan details.

Life, Short Term and Long-Term Disability Insurance

The University currently provides Life, Short term and Long-Term Disability insurance at no cost to the employee for all full-time and part-time employees eligible for benefits. When enrolled, an employee's insurance becomes effective on the first day of the month following date of hire. Plan details are described in the summary plan descriptions.

If there is any conflict between this policy and the Plan Documents, the terms of the Plan Documents shall control.