


Category:	Compensation and Benefits	<p style="text-align: center;">INCA Community Services Personnel Policy</p> 
Sub Category:	Employee Fringe Benefits	
Effective Date:	2/84	
Revised Date:	11/17, 7/18, 7/21, 4/23, 9/24. 05/25	
Forms:	Insurance Benefit Forms	
Responsible:	Human Resource Department	

Medical Benefits Policy (Health, Dental, Life, Vision and Cafeteria Plan)

Policy

INCA is committed to being a healthy and prospering workplace. To achieve this goal INCA will provide medical benefits related to employee morale and welfare to qualifying employees. Due to INCA's program diversity and funding, medical benefits will be limited within fund availability and/or grant requirements. Medical benefits will be clearly outlined in job description and terms of employment.

Qualified Employees

Qualified Employee: Full-time and regular part-time employees must work at least thirty hours per week to participate in the full benefit package of Health, Dental and Life Insurance plans.

Full Time Employees are eligible to add spouses or dependents to health, full premiums can be deducted each month.

Qualified Employees for Vision ONLY: All Staff qualify for Vision ONLY insurance if they elect to participate.

Qualified Employees for Dental ONLY: All Staff qualify for Dental ONLY insurance if they elect to participate.

Cost of Insurance Premiums

INCA will share the costs of the health, dental and life insurance premiums. The employee will pay \$150.00 per month, INCA will pay the remainder of the premium due for the employee. The premiums of all other insurance coverage will be paid by the employee through a pre-tax cafeteria plan.

Exceptions to employee/employer premium distribution:

- Employee with leave without pay which is not covered by Family Medical Leave Act (FMLA); ([see FMLA policy](#))
- Pay earned is not sufficient to pay their share of the premium;

Employees must reimburse the Accounting Department for the appropriate premium so that insurance benefits may remain in effect.

Health, Dental Insurance Plan Packages

INCA provides a Group Health Insurance Plan for eligible full-time regular employees in programs where funds are available.

- Employees and their family members are eligible to receive benefits from this plan at the beginning of the employee's third month of employment.
- Spouse or dependent coverage
 - Cost shall be solely paid by the employee.
 - Employees are responsible to add or delete dependent coverage from the Group Insurance Plan.
 - These actions may be effected only through the authorization of the employee.

Head Start Employees Who Work 10 Months

INCA will offer a year (12 months) of insurance coverage for Head Start employees who work ten-months per year. Employees will be responsible to pay for their portion of the insurance premium throughout the year for the months of June and July. Bookkeeping will calculate the total portion the employee is responsible for and divide it up by the number of months the employee will be with the agency for the year. The agency will pay for the amount of the insurance premium above the employees share for twelve months.

Head Start (10-month Employee) Insurance premiums during summer months (June/July):

- INCA will pay for the employee's health premium for June and July. Employee will pay their share (\$150 per month).
- Employee is responsible for the total premium amounts of any other dependent or spouse.
- Employee responsible for the premium of any other supplemental insurance they receive.

If an employee does not return to active duty in the fall after summer break their insurance will be terminated and the full premium for June and July will be taken from their last paycheck. The employee will be invoiced for premium if the last paycheck does not cover the premium costs.

Dental Plan (ONLY)

If an employee chooses to only carry the Dental Plan in the package they will pay the total cost of the premium for the Dental Plan as determined by the plan charges available which are subject to change each year.

- The employee is responsible for the full premium and payment for this plan and includes pre-tax deductions for the employees wages.
- The Dental Plan is available for spouses or dependents for all employees.

Life Insurance Plan

INCA offers life insurance to qualifying employees at 1 and half times their annual salary. The policy ends upon separation from the agency.

- Employees are eligible to receive benefits from this plan at the beginning of the employee's third month of employment.

- Employees must be taking health and dental insurance to qualify for life insurance.

125 Cafeteria Plan

A 125 Cafeteria Plan allows qualified employees to pay certain qualified expenses (such as additional health insurance premiums) on a pre-tax basis, thereby reducing their total taxable income and increasing their spendable/take-home income. The agency receives a discounted cost rate through various programs and plans that is extended to the employees.

- The employee is responsible for the full premium and payment for these plans through pre-tax deductions from the employees wages.
- Spouses and dependents may be covered under certain qualified policies.
- Examples of available plans include but are not limited to additional dental coverage, cancer policies, and hospitalization.

Vision Insurance (Cafeteria Plan)

The Vision Insurance allows qualified employees to pay on a pre-tax basis (Cafeteria Plan), thereby reducing their total taxable income and increasing their spendable/take-home income.

- The employee is responsible for the full premium and payment for this plan and includes pre-tax deductions for the employees wages.
- Vision Insurance is available for spouses or dependents for all employees .

Administration

Human Resource Department will be:

- Responsible for administering the Medical Group Insurance Plan Assistance.
- Advise employees of Group Insurance Plan benefits

Definitions

FMLA - Family Medical Leave Act

Dissemination of Policy

The policy will be made available to all employees through the agency's website. The agency will educate and train employees and supervisors regarding the policy and any conduct that could constitute a violation of the policy.