



INSURANCES

MEDICAL, LIFE AND DISABILITY INSURANCE: These benefits are reviewed annually. Please check with the Human Resources Office for information concerning these benefits. Please note information below regarding medical insurance.

MEDICAL INSURANCE: Sunshine Village provides medical and dental insurance options on a cost-sharing basis to employees whose standard hours are 20 or more per week. A schedule of individual and family plan contribution costs and descriptions of the health and dental plans are available upon request. These schedules are subject to change. Employees may elect to have these benefits following a 30 day waiting period. It is required that the employee enroll in a chosen health and/or dental insurance plan(s) within thirty (30) days of the date of eligibility. If an employee has not enrolled in a plan within this time frame, they will not be eligible for insurance until the next open enrollment period except in the event of a qualifying event, i.e., marriage, divorce, death, birth or adoption of a child, or involuntary loss of insurance. Future changes may be made during open enrollment. All employees will be notified of these dates.

Continuation of Group Health and Dental Insurance while Absent From Work: In order to continue group Health and/or Dental insurance coverage during an approved medical leave, leave of absence from work or absence from work due to a work related injury, it will be the responsibility of the employee to pay, on a weekly basis, that portion of the cost of Health and/or Dental insurance that they would be required to pay had they been actively employed. During said absence from work, employees may be able to utilize Paid Time Off (PTO), when applicable, to cover the cost of the portion of the Health and/or Dental insurance that they are required to pay. If the employee's portion of the Health and/or Dental insurance becomes delinquent by more than four weeks, the employee will be notified. If payment is not received, the insurance(s) will be cancelled.