

PURPOSE: TO PROVIDE INFORMATION TO BRENAU EMPLOYEES ON HEALTH, LIFE AND DISABILITY INSURANCE OPTIONS WHICH ARE PROVIDED TO ELIGIBLE EMPLOYEES.

A. GROUP HEALTH

1. Brenau provides group health insurance to all Full-Time and $\frac{3}{4}$ -Time employees. Due to escalating cost of medical insurance, employees are asked to pay a portion of the premium.
2. Dependent coverage is available with the employee paying the entire cost.
3. Any eligible employee who is covered by medical and/or dental with Brenau has the right to carry elected coverage's should they leave employment with Brenau. Brenau will notify the COBRA carrier upon the initial date of employment and again if the employee should leave Brenau.
4. Effective June 1, 2011 Brenau recognizes domestic partners for the purposes of health insurance. Brenau University defines domestic partner as two individuals of the same or opposite gender who declare they are in a committed relationship only with each other, and have been in that relationship for at least twelve consecutive months. This relationship is intended to be of indefinite duration with mutual obligations akin to those of marriage, including financial responsibility for each other. The partners must reside together and intend to do so for an indefinite period of time. Both partners must be at least 18 years of age and not related by blood to a degree that would bar marriage in their state of residence. Neither partner is married to anyone else and each must be the sole domestic partner of the other. Such a relationship must resemble a mutually exclusive partnership that parallels a martial relationship.

B. LIFE INSURANCE

1. Brenau provides, at no cost to the employee, group life insurance coverage to all full-time and $\frac{3}{4}$ time employees.
2. Policy information and eligibility guidelines are included in orientation materials for new employees and are on file in the Office of Human Resources.
3. Effective June 1, 2011 Brenau recognizes domestic partners for the purposes of life insurance. Brenau University defines domestic partner as two individuals of the same or opposite gender who declare they are in a committed relationship only with each other, and have been in that relationship for at least twelve consecutive months. This relationship is intended to be of indefinite duration with mutual obligations akin to those of marriage, including financial responsibility for each other. The partners must reside together and intend to do so for an indefinite period of time. Both partners must be at least 18 years of age and not related by blood to a degree that would bar marriage in their state of residence. Neither partner is married to anyone else and each must be the sole domestic partner of the other. Such a relationship must resemble a mutually exclusive partnership that parallels a martial relationship.

C. LONG TERM DISABILITY INSURANCE

Brenau provides, at no cost to the employee, long-term disability insurance for all Full-Time

and $\frac{3}{4}$ -Time employees. This insurance is designed to protect employees who are unable to work because of a non-job-related illness or injury that is not covered by the Worker's Compensation System.

Brenau also offers optional life and long-term care insurance coverage with the employee bearing the cost.