




INSURANCE ELIGIBILITY MATRIX

 Contract Percentage	Appointment		
	August – December (4.5 month Fall contract)	January –May (4.5 month Spring contract)	August-May (9 month contract or 12 month employees)
1% - 49%	NOT ELIGIBLE	NOT ELIGIBLE	NOT ELIGIBLE
50% - 99%	NOT ELIGIBLE	NOT ELIGIBLE (1)	ELIGIBLE part-time rates
100%	ELIGIBLE part-time rates	ELIGIBLE (2) part-time rates	ELIGIBLE full-time rates

1. If an employee had a 4.5 month fall semester appointment and then receives a 4.5 month spring semester appointment, the average of these two appointments (fall and spring) must be 50% or greater. The employee would be eligible for insurance at part-time rates starting in the spring semester and not retroactive back to the fall semester.
2. If an employee had 100% 4.5 month fall semester appointment they will be covered for basic life coverage and may elect to participate in the health and dental program as a 50% part time employee. If they are re-hired at 100% for the 4.5 month spring semester, the employee becomes eligible as a full-time employee and pays the full time insurance rate only during the spring semester. (i.e., two 4.5 month appointments at 100% rather than one 9 month appointment at 100%)

NOTE: Part-time employees eligible for coverage **may not** waive coverage and become a dependent on their **“state-employed”** spouse. Only those part-time employees who waived coverage and became a dependent on their state-employee spouse **prior to July 1, 2003** may continue to waive coverage.

Informational use only For eligibility questions it is important to contact Human Resources Benefit Services at 438-8311 or visit our website <http://www.hr.ilstu.edu/benefits/insurance/>

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