

Health Insurance

The University provides comprehensive medical insurance to cover medical costs resulting from illness or injury. The employee is enrolled in the insurance plan after he/she completes the probationary period and receives a regular full time contract. Details of the plan (coverage, limitations, extensions, deductibles and exclusions) are available on the website of the Finance Office. Employees may enroll, at their own expense, their spouse and children in the University's plan at the same time of their own enrolment. Enrollment at a later time will not be accepted. If an employee withdraws his/her spouse and/or children from the plan, s/he will not be allowed to enroll them again in the future. After three years of full time employment have been completed, the University will pay the premium for a non-working spouse. After five years of full-time employment have been completed, the University will pay $\frac{2}{3}$ of the premium for the employee's children under 18 years of age (up to five children) provided the employee pays the remaining $\frac{1}{3}$ of the premium and provided they have been enrolled for the previous two years. After 10 years of full time employment have been completed, the University will pay the full premium for the employee's children (up to five children under 18 years of age) who have been enrolled for the previous two years. Dependent children 18 years of age and over may be enrolled at the employee's expense provided they have not been withdrawn from the plan in the past. At the age 65, the health insurance benefit ceases except for those who continue to work at Bethlehem; regardless of their workload. However if a faculty member works for one semester only during the year, then the University contributes 50% and the remaining 50% is paid by the employee. Please note that this health insurance after the age of 65 applies to the employee only, i.e. spouse and children are not included unless the employee chooses to enroll them at his own expense.