

Frequently Asked Questions

POP Health Benefits

INSURANCE SCENARIO

Q: In the following scenario's is the contractor in compliance with Executive Order 1-7 if:

#1: Employer pays \$130 monthly premium for single coverage.

A: Contractor will not be in compliance.

#2: Employer pays \$130 monthly single coverage health insurance premium + \$20 dental.

A: Yes, contractor will be in compliance, provided that the employer covers entire cost (Based on the amount and percentage paid)

#3: Employer pays monthly premium of \$114 and the employee pays \$130 for single + 1 health benefits.

A: Contractor is not in compliance, based on the amount and percentage paid.

#4: Employer pays monthly premium of \$459 and the employee pays \$431 for family coverage health benefits.

A: Yes, contractor will be in compliance based on the amount and percentage paid.

#5: Can the employer carry health + dental to get the premium up to \$150 and bring them in compliance? (Single coverage \$130 + dental coverage = \$153)

A: Yes, both health and dental can be calculated to bring the contractor in compliance.

#6: Does the 50% of premium rule apply to the employee's coverage (single) or to family/dependent coverage?

A: Yes, the 50% of premium rule applies to employees (single) coverage only. (Example: total premium is \$500, \$300 for employee and \$200 for family employee's contribution will not be more than 50% of \$300).

#7: The policy refers to "health benefit" can a contractor add the cost of dental and vision coverage in order to meet the minimum monthly premium threshold?

A: Yes, \$150 per covered employee refers to the total cost of all health benefits, including dental and vision.

#8: What if the contractor's monthly health premium for the covered employee does not cost \$150?

A: The contractor will not be in compliance with POP requirements laid out in Executive Order 1-7.