

Employee Health Benefits - Policy & Procedures

1.0 Purpose

- 1.1 To outline the health benefits policy for both national and expatriate employees of AUIB, ensuring consistent access to health benefits with a fair and transparent 50/50 cost-sharing structure.

2.0 Scope

- 2.1 This policy applies to all full-time national and expatriate employees of AUIB. It governs the processes for eligibility, enrollment, and management of health benefits, including the conditions for opt-out and procedures for coverage changes due to life events.

3.0 Definitions

- 3.1 Eligible employee - any full-time employee who meets AUIB's criteria for health benefits, as defined by employment classification and tenure.
- 3.2 Expatriate staff - employees recruited from outside Iraq who are eligible for additional health benefits, including repatriation and medical evacuation coverage.
- 3.3 National staff - employees recruited within Iraq who receive a locally focused health benefits package.
- 3.4 Qualifying life event - an event that allows an employee to adjust their health benefits outside the open enrollment period. Examples include marriage, childbirth, adoption, or loss of other health coverage.
- 3.5 Medical evacuation - the transportation of an insured employee to an appropriate medical facility for emergency treatment, covered as part of expatriate health benefits.

4.0 Policy

Health Benefits Overview

- 4.1 AUIB offers a comprehensive health benefits package for eligible employees, designed to provide support for medical, vision, prescription, and optional dental coverage. Coverage plans vary slightly for national and expatriate staff to address the unique needs of each group.

Health Benefit Eligibility and Enrollment

- 4.2 AUIB covers 50% of the health insurance costs for both national and expatriate staff. The remaining 50% is deducted from the employee's monthly paycheck.
- 4.3 Health benefits are compulsory for all eligible employees unless mutual consent for opting out is obtained, and proof of other insurance.

Opt-Out Conditions

4.4 Employees wishing to opt out of the AUIB health plan must provide evidence of comparable coverage. This alternative plan must include medical evacuation coverage in case of emergencies.

Financial Readiness for Medical Expenses

4.5 Employees are advised to have adequate funds available within Iraq to cover immediate medical expenses, as salary advances for emergency care will not be guaranteed. This measure is to ensure timely access to necessary medical care.

Plan Distinctions for National and Expatriate Staff

4.6 The health insurance plan for national staff provides comprehensive local medical, vision, prescription, and optional dental coverage. This plan does not include repatriation coverage, as it is not necessary for domestic employees and would increase monthly deductions.

4.7 The expatriate health insurance plan includes all standard coverage plus a medical evacuation and repatriation clause due to the international recruitment scope. This ensures emergency support for expatriate employees should they require medical repatriation.

Nationwide Expatriate Plan

4.8 Given AUIB's global recruitment efforts, the expatriate health plan is nationwide, supporting all eligible expatriate staff with a consistent level of coverage, regardless of their home country.

5.0 Procedures

Enrollment

5.1 Expatriate employees have an open enrollment period annually from September 15th to September 22nd. All enrollment changes must be submitted to HR by September 25th to ensure timely payroll processing.

Opt-Out

5.2 Employees opting out must submit a copy of their insurance card or policy to HR, ensuring access to timely medical care if required in emergencies.

Life Event Changes

5.3 Employees may make changes to their health benefits elections outside the open enrollment period if they experience a qualifying life event (e.g., marriage, childbirth, loss of another coverage). Documentation of the life event must be provided to HR within 30 days of the event to initiate changes in coverage.

Questions and Assistance

5.4 Employees with questions regarding health benefits, eligibility, or enrollment should contact HR for assistance. The HR Generalist will provide guidance and ensure all required documentation is in place to support the effective implementation of this policy.

Related Policies and Documents

Human Resources Handbook