Policy Title: Health Insurance

MGS's health insurance plan provides employees access to medical insurance benefits. Employees in the following employment classifications are eligible to participate in the health insurance plan:

*Regular full time employees

Enrollment will take affect on the 1st month following 30 days of employment

Eligible employees may participate in the health insurance plan subject to all terms and conditions of the agreement between MGS and the insurance carrier. A description of the plans available will be provided by the current insurance carrier.

Details of the health insurance plan are described in the Summary Plan Description (SPD). An SPD and information on cost of coverage will be provided in advance of enrollment to eligible employees. Contact the Human Resources Office for more information about health insurance benefits.

MGS has adopted a "premium only plan" under section 125 of the Internal Revenue Code of 1986. This allows all premiums paid by the employee for Medical, Dental, Vision and AFLAC policies to be deducted prior to the calculation of Federal Income Tax, Social Security and State Income Taxes.