

***Subchapter 631. Participation of Non-profit Organizations in
Government Group Health Insurance Program***

§ 631-1 As used herein, the terms “Plan” and “Program” refer to the Government group medical health insurance plan and group dental insurance plan, as described and provided for under Subchapter VIII of Chapter 25 of Title 3, Virgin Islands Code.

§ 631-2 An employee of a non-profit corporation may enroll in the Plan only if the non-profit corporation at which the employee is employed elects to participate in the Program and the employee qualifies, under applicable federal and local statutes and promulgated rules and regulations, as a fulltime employee of the non-profit corporation.

§ 631-3 The Plan includes medical insurance coverage for eligible employees of a non-profit corporation participating in the Plan and the families of such employees. The Plan also includes dental insurance coverage for eligible employees of a non-profit corporation participating in the Plan. Dental insurance coverage is optional for the families of such employees.

§ 631-4 To participate in the Plan, a non-profit corporation must submit by June 30th of each calendar year the following documentation and information to the Chief of Group Health Insurance for the Government of the Virgin Islands:

- (a) Original letter on official letter head executed by an authorized representative of the non-profit corporation requesting participation. The letter shall identify the number of eligible employees in the non-profit corporation and provide documentation evidencing that such employees qualify as fulltime employees of the non-profit corporation under applicable federal and local statutes and promulgated rules and regulations. The letter shall be submitted with a corporate resolution, or other verifying documentation, duly authorizing the signatory to the letter to execute the letter on behalf of the non-profit corporation.
- (b) Proof of filing a Form 990 with the Virgin Islands Bureau of Internal Revenue.
- (c) Original Certificate of Good Standing from the Lieutenant Governor’s Office.
- (d) Original certified financial statement evidencing that 75% or more of the non-profit corporation’s current funding is from federal or local government funds and that its finances are sufficient to sustain its

premium payment obligations associated with participation in the Plan at the employer contribution rate elected by the non-profit corporation.

In the event a non-profit corporation fails in any calendar year to submit the above-listed documentation and information by the specified mandatory due date, the non-profit corporation shall be removed from the Plan and shall be precluded from participating in open enrollment during the subject calendar year.

§ 631-5 A participating corporation is required to administer the Program for its employees. This entails enrollment/disenrollment of members, submission of appropriate documentation and payment to carrier. This also entails directly communicating with the carrier with respect to any issues relating to the administration of the Program.

§ 631-6 Non-profit corporations may only join the Plan during annual open enrollment. There are no qualifying events for the non-profit corporations.

§ 631-7 Participating employees of non-profit corporations are allowed to enroll for or make changes to coverage only during annual open enrollment periods, unless a qualifying event occurs before such time. These are life-changing events such as births, adoptions, marriage, divorce, death, changes in employment, retirement or loss of coverage. When these events occur, participants and /or dependents have a 30-day window of opportunity to enroll for benefits, for which they or their dependents become eligible as a result of the event.

§ 631-8 The allocation of the cost of participation in the Plan to be contributed by a participating non-profit corporation and its employees participating in the Plan is at the sole discretion of the participating non-profit corporation.

§ 631-9 No monetary contribution will be made from the Government of the Virgin Islands with respect to a non-profit corporation's participation in the Plan.

§ 631-10 The Group Health Insurance Office will inform participating non-profit corporations of changes to the Plan, including changes to premium charges.