Employees who work at least 30 hours per week, for at least 10 months of the year, are eligible to participate in Biola University’s health insurance plans.

Employees may choose to cover themselves and their eligible dependents, from two HMO or one PPO medical insurance plans (all of which are subsidized by Biola), a DHMO or PPO dental plan, and a vision plan.

Section 125 of the federal tax code enables employees to "pre-tax" (pay before federal and state income taxes and social security taxes are assessed on wages) any premiums they must pay for insurance coverage such as health, dental, or vision insurance.

Employees also may set up a medical care reimbursement account which authorizes a payroll reduction arrangement to pre-tax out-of-pocket medical, dental, and vision care expenses; insurance deductibles; co-insurance or co-payments; and any treatment not covered by insurance such as eyewear and prescriptions.

A dependent care reimbursement account can also be set up through payroll reduction in the same way as the medical care reimbursement account. Expenses for childcare are reimbursed in a similar to the medical care expenses.

Depending on an employee's tax bracket, the allowable Section 125 payroll reductions for insurance premiums, medical expenses that are not reimbursed, and dependent care expenses can save employees approximately 25% to 45% of the cost of these services.

Benefits begin on the first day of the month following regular employment or, if regular employment begins on the first day of the month, coverage begins immediately. For variable-hour employees who work at least 1560 hours during our 12-month Affordable Care Act look back period, benefits become available April 1st.