

Policy Type: Support Staff

Policy Title: Insurance Benefits

Who Does This Policy Affect: All Support Staff

Purpose: The purpose of this policy is to list the insurance coverage provided by the College and how premiums are paid.

Policy Statement:

Medical and Prescription

Insurance coverage for medical-surgical hospital and prescription drug insurance is provided for the employee and their dependents (spouse and dependent children as defined by the Internal Revenue Service). This includes coverage for family continuation and sponsored dependents. No employee may be covered under more than one health insurance plan on which the premium is paid by the District.

Dental

The District will provide dental care coverage for the employee and their dependents (spouse and dependent children as defined by the Internal Revenue Service). The insurance policy will cover inspection, cleaning and repair, periodontics, and orthodontic services, subject to the deductions and limitations of the policy in effect.

Vision - The District will provide vision care coverage for the employee and their dependents (spouse and dependent children as defined by the Internal Revenue Service), subject to the deductions and limitations of the policy in effect.

Life Insurance

The Community College District shall provide for \$30,000 of life insurance and accidental death and dismemberment insurance for full-time support staff.

Additional life insurance and dependent coverage shall be made available through payroll deductions and authorization for these payroll deductions shall be approved.

Long Term Disability

Regular full-time support staff employees are covered by a long-term disability insurance policy paid in full by the College. In general, compensation under this policy begins ninety (90) days after the disability occurs and continues for the duration of the disability or to age 65. Specific eligibility, compensation, and duration of this benefit are subject to the policy in effect and will comply with all applicable laws.

Flexible Spending Account

Uninsured health care and dependent care flexible spending accounts will be available. Pre-taxed dollars are used to fund the accounts. Reimbursement will be sent directly to the Support Staff member

Health, dental, vision, and life insurance coverage will begin the first of the month following the first day of employment. Long term disability insurance coverage will begin the first of the month following sixty (60) calendar days from the first day of employment.

District-paid coverage for health, dental and vision care insurances will terminate at the end of the month the employee ends employment. Life insurance and long-term disability insurance coverage will end on the last day of employment.

During an unpaid leave of absence due to illness or injury, the District will pay up to twelve (12) months of insurance premiums for health, dental, vision, and life insurance if such coverage is not provided by any other benefit.

Further information may be found in the Human Resources Office.