

INSURANCE BENEFITS

PURPOSE

Edison State Community College Insurance Benefits Policy is intended to provide health insurance, dental insurance, and group life insurance to eligible employees of the College

POLICY STATEMENT

It is the policy of Edison State Community College to provide eligible employees with group medical/surgical insurance policy with supplemental major medical coverage, dental insurance, and group life insurance.

Health Insurance

The College shall provide a group medical/surgical insurance policy with supplemental major medical coverage.

Under a fully insured plan, the College shall contribute, on behalf of an eligible full-time employee and employees working at least 30 hours per week/1560 hours per year who desires such coverage, 80% of the cost of the premium for both individual and family plans. Under a self-insured plan, premium costs will be shared by the College at the same rate, taking into consideration the reserve costs. The College shall also contribute, on behalf of eligible full-time and part-time employees who desire such coverage, a maximum annual cap as determined by the College to be deposited into the employee's Health Savings Account (HSA).

Part-time administrative, professional/technical, and classified staff who work less than 30 hours per week/1560 hours per year are ineligible for the College's group health insurance program.

Dental Insurance

The College shall provide a group dental insurance policy. The College shall contribute on behalf of an eligible full-time employee and employees working at least 30 hours per week/1560 hours per year who desires such coverage, 80% of the cost of the premium for single, employee plus spouse, employee plus child(ren), or family coverage under a group dental insurance plan.

Part-time administrative, professional/technical, and classified staff who work less than 30 hours per week/1560 hours per year are ineligible for the College's group dental insurance program.

Group Life Insurance

The College shall pay premiums for group term life insurance coverage with accidental death and dismemberment provisions in the amount of \$30,000 for each eligible full-time employee and employees working at least 30 hours per week/1560 hours per year who are not on layoff, medical leave of absence, or leave of absence without pay.

Part-time administrative, professional/technical, and classified staff who work less than 30 hours per week/1560 hours per year are ineligible for the College's group life insurance program.

PERSONS AFFECTED

All benefit employees of Edison State Community College.