

**POLICY: 6Hx28:3C-08**



**Responsible Executive:**  
Vice President, Organizational  
Development and Human Resources

**Policy Contacts:**

**Specific Authority:** 1001.64, F.S.  
**Law Implemented:** 1001.64, F.S.

**Effective Date:** 11-02-2016

**Date of Last Policy Review:**  
06-27-2019

---

**Total Rewards: Employee Benefits**

---

**Policy  
Statement:**

In order to attract, motivate, develop, and retain employees who contribute to student success, the College shall offer health insurance programs and may provide opportunities for wellness as permitted by applicable law, rule, College policy or procedure. These programs are designed to promote an atmosphere of well-being for employees by supporting and encouraging their health and wellness. The President, or designee(s), may adopt programs and establish procedures to implement this policy.

---

**Policy  
History:**

Adopted 12-11-74; Amended 9-14-76; Amended 12-15-82;; Amended: 9-19-90; Amended 11-18-92; Amended 4-20-94; Amended 2-15-95; Amended 7-17-96; Amended 1-20-99; Amended 11-2-16; Formerly 6Hx28:6-12; Formerly 6Hx28:06-24

---

**Related Documents/Policies:**

Policy 6Hx28: 3D-02 Leaves of Absence  
Policy 6Hx28: 3D-06.1 Family/Medical Leave

---

## **Procedures:**

The health insurance program adopted by the College may include medical, dental, vision, life, disability, and other insurances as determined to be appropriate.

### **I. Eligibility**

- A. An employee who is employed by the College in a full-time position is eligible to participate in the health insurance programs adopted by the College.
- B. An employee who is employed by the College in a less than full-time capacity and meets certain criteria under the provisions of the Affordable Care Act are eligible only to participate in the medical insurance portion of the health insurance program.

### **II. Initial Election of Benefits**

- A. Eligible employees must make an election of enrollment, in the manner prescribed by the College, to document their choice of specific insurance coverages desired within 30 calendar days from the initial date of employment or date of eligibility for insurance benefits.
- B. Failure to elect, opt out of, or decline benefits within 30 calendar days from the initial date of employment or date of eligibility will result in the employee's default enrollment in employee-only coverage of the Bronze level medical insurance.
- C. An employee's initial election of enrollment can only be changed during the next available open enrollment period held once per year or in the occurrence of a qualifying life event as defined by Internal Revenue Service (IRS) rules and regulations. The President or designee will make a final determination of the qualifying life event in accordance with the IRS rules and regulations.

### **III. Annual Open Enrollment**

- A. The College will designate an annual open enrollment period each year in which eligible employees enroll in or make changes to their insurance coverage selections.
- B. An employee must make an election during the annual open enrollment period, in the manner prescribed by the College, as to the insurance coverage desired for the following benefits plan year.

- C. Failure to elect, opt out of, or decline benefits within the annual open enrollment period will result in the employee's default enrollment in employee-only coverage of the Bronze level medical insurance.
- D. The election commitment can only be changed during the open enrollment period held once per year or in the occurrence of a qualifying life event as defined by Internal Revenue Service (IRS) rules and regulations. The President or designee will make a final determination of the qualifying life event in accordance with the IRS rules and regulations.

#### IV. Coverage and Costs

- A. An employee's coverage for all elected insurance is effective the first day of the month following the date of hire or date of eligibility.
- B. The College will pay the entire cost of employee-only coverage of one of the approved medical insurance policies. Employees may purchase coverage for eligible dependents, as defined in accordance with benefit plan documents, at an additional cost.
- C. The College will pay the entire cost of employee-only coverage of one of the approved dental insurance policies. Employees may purchase coverage for dependents, as defined in accordance with benefit plan documents, at an additional cost.
- D. The College will pay the entire cost of an employee-only basic life insurance policy with a basic accidental death and dismemberment benefit (double indemnity). The coverage amount is defined by the President or designee(s), and this benefit reduces in accordance with benefit plan documents.
- E. The College will continue to pay the cost of employee-only coverage of one of the approved medical insurance policies, the employee-only coverage of one of the approved dental insurance policies, and the basic life insurance policy if the employee is in pay status, whether physically at work or using applicable accrued paid leave, at least one full work day in each subsequent month.
- F. Full-time employees may purchase coverage in any other voluntary benefits offered by the College at an additional cost.

## V. Benefit Payroll Deductions

- A. For employees who meet the criteria for eligibility as set forth in Section I of this Procedure Statement, benefit payroll deductions for voluntary and dependent coverage will be made as indicated by employees' benefit elections during Initial Election of Benefits or Annual Open Enrollment.
- B. Benefit payroll deductions for 12-month employees will be made on twenty-four (24) pay periods per year.
- C. Benefit payroll deductions for 10-month employees will be made either on twenty (20) pay periods of the academic year or twenty-four (24) pay periods per year, as elected by the employee.
- D. Benefit payroll deductions for 8-month employees will be made either on sixteen (16) pay periods of the academic year or twenty-four (24) pay periods per year, as designated by the pay option elected by the employee.
- E. Benefit payroll deductions for eligible 4-month employees will be made when benefit payroll deductions are scheduled during each of the pay periods throughout the employees' four-month term.

## VI. Employees on Leaves of Absence

- A. The College will continue to pay the cost of employee-only coverage of one of the approved medical insurance policies, the dental insurance policy, and the basic life insurance policy while the employee is on approved leave under the Family and Medical Leave Act (FMLA leave), regardless of paid status.
- B. The College will continue to pay the cost of employee-only coverage of one of the approved medical insurance policies, the dental insurance policy, and the basic life insurance policy while the employee is on approved leave with pay that is other than FMLA.
- C. Employees who are on approved leave without pay, which is not FMLA leave, may be retained in the College medical, dental, and life insurance programs, as well as their voluntary benefits, provided they make full payment for such coverage in a manner outlined by the College for the duration of the approved leave without pay. Failure by an employee to make timely payments will result in the cancellation of the employee's insurance benefits retroactively to the last coverage date benefits were fully paid.

- D. Employees may also continue their dependent and voluntary coverage plans during all leaves of absence provided they make full payment for such coverage in a manner outlined by the College for the duration of the authorized leave. Failure by an employee to make timely payments will result in the cancellation of employee's dependent and voluntary insurance benefits retroactively to the last coverage date benefits were fully paid.

## VII. Retired Employees

- A. Employees who retire from the College are eligible to enroll in the approved medical, dental, vision, and life insurance policies provided they are responsible for the full cost of coverage they elect within the first 30 calendar days from the date of retirement.
- B. Employees who retire from the College must submit payment to the College's designated administrator in accordance with the administrator's payment methods and due dates. Failure to make timely payments will result in the cancellation of insurance benefits.

## VIII. Separation of Employment or Loss of Eligibility Status

- A. An employee's coverage for all elected insurance ends on the last day of the month following the separation date of the employee's employment or loss of eligibility status.
- B. Under certain conditions, eligible employees and/or their eligible family members may be entitled to continue certain insurance program benefits after separation of employment or loss of eligibility status as specified by federal COBRA (Consolidated Omnibus Budget Reconciliation Act) rules. Specific information will be provided to the employee by the College's designated COBRA administrator following separation or loss of eligibility status.
- C. Former eligible employees and their dependents, as defined in accordance with benefit plan documents, are eligible to continue their qualified insurance coverages under the COBRA Continuation Coverage provisions of federal law if they pay the full cost of the premiums plus a two (2) percent administration charge.
- D. Former eligible employees must submit payment to the College's designated COBRA administrator in accordance with the administrator's payment methods and due dates. Failure to make timely payments will result in the cancellation of insurance benefits of eligible participants.

IX. The employee benefits program is subject to change at the discretion of the College.

---

**Procedure**

**History:**

Adopted 12-11-74; Amended 9-14-76; Amended 12-15-82; Amended: 9-19-90; Amended 11-18-92; Amended 4-20-94; Amended 2-15-95; Amended 7-17-96; Amended 11-2-16; Amended 6-27-2019; Formerly 6Hx28:6-12; Formerly 6Hx28:06-24

---

**Date of Last Procedure Review:** 06-27-2019