

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



Responsible Official:  
Vice President, Organizational  
Development and Human Resources

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

Effective Date: 1-20-1999

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## **Insurance: Comprehensive Medical and Life Program**

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### **Policy Statement:**

- I. The District Board of Trustees will pay the entire cost of the approved comprehensive medical program at the single rate for the full-time employee, beginning the first day of the month following their initial date of hire. The college will continue to pay the cost if the employee is in pay status at least one day in each subsequent month. Family plans are available at employee's expense to the individuals concerned. Payroll deductions are authorized for this program.
- II. The District Board of Trustees will pay the entire cost of a \$10,000 life insurance policy with \$10,000 accidental death and disability benefit (double indemnity). This benefit reduces by 35 percent at age 70 and to 50 percent at age 75.
- III. The college will continue to pay the cost of the medical insurance program and \$10,000 life insurance policy while the employee is on family/medical leave. Employees who are on any other type of leave may be retained in the college medical and life insurance programs provided they make full payment for such coverage for the duration of authorized leave.
- IV. Retired employees are eligible for the approved comprehensive medical program and life insurance programs provided they pay the entire cost.
- V. Former full-time employees and their dependents are eligible to continue their medical coverage under the COBRA provisions of federal law if they pay the full cost of the premiums plus two (2) percent administration charge.
- VI. Temporary employees employed on an hourly basis and part-time employees are not eligible for medical plan coverage or life insurance.

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**Procedures:**

- I. The following system will be used by the College for the collection and payment of insurance premiums.
- II. At the time of employment an employee must make a written commitment as to the insurance coverage desired. This commitment can only be changed during the open enrollment period held once per year.
- III. Coverage and Deductions
  - A. Coverage for insurance is effective the first day of the month following the date of hire.
  - B. Deductions will only be made where employees have indicated a desire for family coverage and/or supplemental life insurance. The college will pay the entire cost of the single insurance premium.
  - C. Deductions for twelve (12) calendar month employees will be made on twenty-four (24) pay periods per year.
  - D. Deductions for ten (10) month employees will be made either on the first sixteen (16) pay periods of the academic year or twenty-four (24) pay periods per year, as elected by the employee.
- IV. Retired Employees' and COBRA Participants' Premiums

Retired employees and COBRA participants must submit payment to the Payroll Department in the amount of their premium by check made payable to Valencia College. Payments are due by the fifth day of the month for coverage effective the following month. Failure to make timely payments will result in loss of insurance benefits.
- V. Termination

Coverage ends on the last day of the month following the date of termination. Under certain conditions, full-time employees and/or their family members may be entitled to continue certain health plan benefits after termination of employment as specified by federal rules. Specific information may be obtained through the college's employee benefits manager.

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**Related Documents/Policies:**

None

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**Policy****History:**

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

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