

# Davis Technical College

## Group Insurance Benefit Policy

**Effective Date: 22 January 2015**

Board Approval: 28 August 2003

Revised Board Approval: 28 February 2013

Revised President's Council Approval: 6 January 2015

Revised Board Approval: 22 January 2015

### 1. Purpose

To outline the medical, dental, life, and long-term disability insurance programs available to Davis Technical College (College) personnel.

### 2. References

- 2.1. Consolidated Omnibus Reconciliation Act of 1985 (COBRA), Public Law 99-272, Title X
- 2.2. Affordable Care Act
- 2.3. Davis Technical College Salary and Wage Administration Policy
- 2.4. Davis Technical College Employee Hours of Work Policy
- 2.5. Davis Technical College Employee Definitions Policy
- 2.6. Davis Technical College Retirement Incentives Policy

### 3. Definitions

**3.1. Part-time Hourly Employee** - Positions where the employee is only authorized to work less than 30 hours per week.

### 4. Policy

**4.1. Plans Available** - The College shall make available to employees medical, dental, life, and long-term disability group insurance plans. The plans offered shall be the same as, or comparable to, the group insurance plans made available to employees of the State of Utah. All specific matters related to insurance benefits and administration shall be determined in accordance with the policies of the insurance companies.

**4.2. Eligibility** - Employees whose employment normally requires an average of 30 or more hours per week (or who work for at least 30 hours per week for a specific number of months, not less than nine months per year) are eligible to participate in the College group insurance plans. Part-time hourly (non-benefited) Employees are only authorized to work schedules of less than 30 hours per week and are not eligible to participate. Eligible dependents shall be determined in accordance with the policies of the insurance companies.

**4.3. Enrollment** - Insurance eligible employees are required to attend an insurance orientation session with the Director of Human Resources, or designee, within 30 days of hire date or eligibility date. Employees who are not currently insurance eligible but become so through a change in assignment or approved work hours must contact the Director of Human Resources, or designee, within 30 days of the status change and must complete the necessary forms.

#### **4.4. Effective Date**

**4.4.1.** Coverage will be effective the first day of active employment. Whenever the College holds an insurance open enrollment, employees may opt to change their insurance coverage or plans.

**4.4.2.** If an employee terminates or when coverage eligibility is lost, insurance coverage shall terminate the last day of the month in which eligibility was lost. Coverage may be continued under COBRA.

**4.5. Change in Status** - Employees who experience a change of status must provide written notice of same to the Director of Human Resources or HR designee, within 30 days of the effective date of the change, and complete the necessary forms. Change of status includes marriage, divorce, death of a spouse, and addition or deletion of children subject to insurance coverage.

**4.6. COBRA** - The College shall comply with COBRA legislation requiring covered employers to offer eligible employees and their families the opportunity to apply for a temporary extension of health insurance coverage when coverage under the employer's plan would otherwise terminate. Eligible employees or family members have the responsibility to inform the Director of Human Resources, in writing, within 30 days of the qualifying event for extension of coverage. The qualifying event includes divorce, legal separation, death of a spouse, or a child losing dependent status under the provisions of the College group medical or dental insurance plans. Additional information regarding COBRA may be obtained from the Human Resource Director.

**4.7. Affordable Care Act** - The College shall comply with Affordable Care Act (ACA) legislation requiring adequate and affordable medical insurance to be offered to all employees who work an average of 30 or more hours per week. The ACA look-back measurement period for determining hours worked per week shall be a rolling six month period. Any employee working an average of 30 or more hours per week during the look-back period will then become eligible for medical insurance benefits during the immediately following six month stability period. Continued eligibility will be determined based on the average hours worked during each subsequent rolling six month measurement period.

**4.7.1.** Part-time hourly Employees of the College are only authorized to work schedules of less than 30 hours per week. All supervisors of Part-time Hourly Employees, working in any position for the College, are required to monitor the hours worked by hourly employees and ensure that hours worked are less than 30 hours per week.

**4.8. Retirement** - Under certain circumstances, medical and dental insurance coverage may be extended beyond the date of retirement. Retiring employees should refer to the College Retirement Incentives Policy and consult with the Human Resource Director.

**4.9. Premiums** - The College shall participate in the cost of the insurance premiums for employees in approved positions. The College will pay the same premium as is paid for State employees. A pro-rated premium contribution shall be paid for eligible, enrolled employees in less than full-time (40 hours per week) positions. Employees are financially responsible for their portion of insurance premiums. This amount shall be payroll deducted where possible.

**4.9.1.** For employees who work at least 30 hours per week for at least nine months per year, the College shall participate in the cost of the insurance premiums at the same rate as if the employee was a 12 month year round employee.

**4.10. Summary Plan Descriptions** - Summary Plan Descriptions and additional information are available from the Director of Human Resources.