

# MANUAL OF PROCEDURE

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**PROCEDURE NUMBER:** 2136 **PAGE** 1 of 3

**PROCEDURE TITLE:** All Full-Time Employees: Benefit Insurance Plans

**STATUTORY REFERENCE:** Florida Statutes 112.08, 1001.64(4)(b) and (18)

**BASED ON POLICY:** II-81 All Full-Time Employees: Benefit Insurance Plans

**EFFECTIVE DATE:** August 1, 2006

**LAST REVISION DATE:** December 8, 2014; August 14, 2024

**LAST REVIEW DATE:** December 8, 2014; August 14, 2024

## **I. PURPOSE**

To provide guidance regarding employee participation in the College's group benefit programs.

1. **Core Benefits:** The College is required to offer health, dental insurance benefits and group term life insurance to full-time employees. Eligible full-time employees may only waive coverage of health insurance by presenting proof of coverage under another group plan.
  - A. **Health Benefits:** The College is authorized to pay an amount not to exceed 100% of the cost of group health benefits (based on HMO premiums) coverage for each fulltime employee after 30 consecutive days of full-time employment with the College. The benefit will go into effect on the 1<sup>st</sup> of the month following completion of those 30 days. Full-time employees are offered the option of covering their eligible dependents under the group health plan. The cost of dependent coverage is paid 100% by the employee as a payroll deduction. The District Board of Trustees, at their own expense, is eligible to participate under the College group health plan of their choice and may cover their dependents.
  - B. **Dental Benefits:** The College is authorized to pay an amount not to exceed 100% of the cost of DHMO group dental benefits coverage for each full-time employee effective the first of the month after completing 30 consecutive days of full-time employment with the College. Full-time employees are offered the option of covering their eligible dependents under the group dental plan. The cost of any other level of coverage other than DHMO employee only is paid 100% by the employee as a payroll deduction. The District Board of Trustees members, at their own expense, are eligible to participate under the College group dental plan of their choice and may cover their dependents.


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- C. Group Term Life and Accidental Death & Dismemberment Insurance: While the College is not required to do so, it has determined that it is in the best interest of our employees and their families to provide life insurance coverage. The College is authorized to pay the cost of one time base annual pay rounded to next lowest hundred dollars subject to a maximum of \$400,000 for each full-time employee after completion of 30 consecutive days of full-time employment with the College. The insured amount will begin to reduce once the employee attains age 60, and each year thereafter according with the actuarial table provided by the insurer.
2. Voluntary Benefits: These are benefits that employees may or may not choose to use.
- A. Group Term Life and Accidental Death & Dismemberment Insurance: The College is authorized to offer additional coverage equivalent to one time base annual pay rounded to next lowest hundred dollars subject to a maximum of \$400,000 for each full-time employee after completion of 30 consecutive days of full-time employment with the College. This benefit is paid by the employee. The insured amount will begin to reduce once the employee attains age 60, and each year thereafter.
- B. Dependent Life Insurance: The College offers the opportunity for full-time employees enrolled in the group term life insurance plan to insure the lives of their spouse/domestic partner and dependent children under the family protection insurance plan. The employee pays 100% of the cost as a payroll deduction.
- C. Disability Benefits: The College offers the opportunity for full-time employees to participate under the Group Income Protection Insurance Plan designated by the College. The employee pays 100% of the cost. Full-time employees who wish to participate under this program during the first 60 days of employment must complete the application and be approved for at least the level of benefit applicable without evidence of insurability.
- D. Group Legal Insurance: The College offers the opportunity for full-time employees to participate in the group legal insurance plan designated by the College. Participating employees pay 100% of the cost as a payroll deduction.
- E. Flexible Benefits Plan: The College offers the opportunity for full-time employees to participate in the Flexible Benefit Plan (under the IRS Regulation 125/Cafeteria Plan), with the employee paying 100% of the cost.

## II. DEFINITIONS

For purposes of this procedure, the following definitions shall apply:

1. “Eligible Dependents” means a covered employee’s spouse, child to the end of the calendar year in which the child reaches age 25 or the covered employee’s domestic partner.

2. “Spouse” means an employee’s legally recognized (under Florida law) spouse (unless divorced or legally separated under an order or decree of the court.)
  
3. “Child(ren)” or “Dependent Child(ren)” means an employee’s:
  - (a) child who is dependent upon the employee for support and who is living in the household of the employee or who is a full-time or part-time student.
  
  - (b) grandchild if the parent of said child is an eligible and covered dependent under the plan.
  
4. “Domestic Partner” is defined as an individual who shares an exclusive affectionate relationship of mutual support, caring and commitment, with the employee and:
  - (a) who shares joint responsibility for the household with the employee, and
  - (b) who is of the same or opposite sex, and
  - (c) who is not involved in any other domestic partnership or marriage, and
  - (d) who is not related by blood to the employee, and
  - (e) who is at least 18 years of age, and
  - (f) who has resided together with the employee continuously for at least 12 months, and
  - (g) who, with the employee, intends to reside together indefinitely, and
  - (h) who shares financial obligations with the employee, and
  - (i) who, with the employee, has agreed to be jointly responsible for each other’s welfare, and
  - (j) who is mentally competent to consent to a contract, and
  - (k) who, with the employee, has provided documentation acceptable to the College evidencing shared financial responsibilities, and
  - (l) who, with the employee, has filed a Declaration of Domestic Partnership with the College and such Declaration has not been terminated on record with the College.

	08/14/2024
<b>PRESIDENT</b>	<b>DATE</b>