

MANUAL OF PROCEDURE

PROCEDURE NUMBER: 2653

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PROCEDURE TITLE: Income Protection Insurance

STATUTORY REFERENCE: FLORIDA STATUTES 1001.64 AND 112.08

BASED ON POLICY: II-80 All Full-Time Personnel: Benefit Plans

EFFECTIVE DATE: September 15, 1969

LAST REVISION DATE: January 18, 2005


LAST REVIEW DATE: January 18, 2005

I. PURPOSE

To provide College personnel with the opportunity to participate in a Group Disability Income Protection Program.

II. PROCEDURE

- A. Descriptive literature of the Disability Income Protection Plan is available on the Human Resources Benefits web page www.mdc.edu/hr/benefits/default.asp Office. This information includes rates based on level of benefits and the definition of coverage limits.
- B. Full-time personnel who wish to participate under this program during the first sixty (60) days of Employment must complete the application and will be approved for at least the level of benefit applicable without evidence of insurability.
- C. Full-time personnel who wish to participate under this program after the sixty (60) days from their date of hire must complete the application including the evidence of insurability portion. This application will then be forwarded to the carrier for review.
- D. The College has the option of offering an Annual Open Enrollment period which provides College personnel the opportunity to complete a Disability Income Protection application and be approved for at least the level of benefit applicable without evidence of insurability.

	
	1/18/05
PRESIDENT	DATE