

**DISTRICT GROUP INSURANCE PLANS**

The District pays full or partial premiums for employees in five group insurance plans: health, dental, vision, life insurance and salary continuance (long-term disability). Eligible employees and the amount of District contribution for premiums are defined in the following documents: United Faculty Agreement, Local 1 Agreement, and Management, Supervisory, and Confidential Employees' Personnel Manual.

1. Participation in the health, dental, vision and life insurance plans requires completion of an enrollment form.
2. Salary continuance insurance will become effective for eligible employees automatically on the first working day of the month following the completion of ninety calendar days of service.
3. A new employee is eligible to enroll in the health, dental, vision and life insurance plans during the first thirty calendar days of employment. If the enrollment application is received on or before the last working day of the month, coverage will be effective the first of the following month.
4. An employee who does not complete his/her enrollment within the first thirty calendar days of employment may enroll later only during the opening dates or under special conditions established by the carriers of the plan.
5. Coverage in all plans, except salary continuance, may be extended to dependent family members at the time of initial enrollment. Eligible dependents are defined in the brochure describing each plan. If coverage is not extended to dependents during the first month of employment, it can be added later only during open enrollment dates. The exceptions are for newly acquired dependents and any other qualifying event, as approved by the carrier, in which case the notice of addition must be processed within thirty days of occurrence. All new employees entering the District must provide verification of their marriage status, birth certificates and social security numbers for dependents.
6. Dependent family members of two employees/retirees who are married are entitled to coverage in one health plan only. The married employees may elect to join different health plans, but they are not entitled to coverage both as a subscriber and dependent. If a married employee is covered as a dependent under his/her spouse's health plan, he/she is eligible for the cash in lieu of health benefits.
7. The District's share of premiums for an employee and dependents, if applicable, shall be paid during all leaves with pay including sabbatical leaves.
8. If an employee becomes ill and exhausts all paid leaves before he/she is able to return to work, the District shall continue to pay the District's share of premiums during Governing Board approved additional illness leave without pay.
9. Premium shall not be paid by the District for an employee and dependents, if any, during any Board approved leave without pay except as provided in Section 9 above. An employee on leave without pay may continue coverage under COBRA by paying the full amount of the premium plus a 2% administrative charge. It is the employee's responsibility to make arrangements in advance with the District Human Resources Office. If the employee does not continue coverage, he/she will be eligible to re-enroll within the first thirty calendar days of return to paid service.
10. The District's share of premium payments will be continued for classified employees during non-scheduled (furlough) periods and for faculty during the summer months. If there is no separation from

employment, premium payments will be made when the employee is not scheduled to be on duty. If an employee should fail to return and render service to the District after having his/her premium paid, he/she shall reimburse the District for premium payments made during the months no service was rendered.

11. Dependent children (as defined by Internal Revenue Service rules) resulting from a dissolution of marriage are eligible for the District's share of premium payments. Former spouses of employees are not eligible for coverage.
12. An employee, spouse or dependent upon the loss of medical coverage provided through a spouse's employer may enroll immediately in a District health plan. Verification that coverage has ended must be attached to the enrollment application. If this documentation cannot be supplied the enrollment will not be accepted until the annual open enrollment period.

United Faculty, Article 21  
Local One Agreement, Article 20

Historical Annotation:  
Personnel 6001.00: Administrative Procedure 8321.01, 7/77, 11/6/90, 9/93  
Personnel 6003.00: Payroll 2 20, 8/81; Rev. 12/89, 11/6/90  
Revised 2/5/02  
Second Revision 5/6/03  
Third Revision 12/17/13

Related Board Policies:  
Board Policy 2051

Related Procedures:  
Human Resources Procedures 1120.02, 1120.03, 1120.04, 1120.06, 1120.07, 1120.10, 1120.11  
Management, Supervisory, and Confidential Employees Personnel Manual 8.0, 8.1, 8.1.5  
8.1.6, 8.5