

# Davis Applied Technology College: A Utah College of Applied Technology Campus Group Insurance Benefit Policy

**Effective Date: 28 August 2003**

CDMT Approval: 12 August 2003

Campus President's Council Approval: 19 August 2003

Board Approval: 28 August 2003

## 1. Purpose

To outline the medical, dental, life, and long-term disability insurance programs available to Davis Applied Technology College: A Utah College of Applied Technology Campus (College Campus) personnel.

## 2. References

**2.1** Consolidated Omnibus Reconciliation Act of 1985 (COBRA), Public Law 99-272, Title X

**2.2** Davis Applied Technology College Retirement Incentives Policy

## 3. Policy

**3.1 Plans Available.** The College Campus 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.

**3.2 Eligibility.** An employee who works in a salaried position for at least 20 hours per week (or who works for at least 20 hours per week for a specific number of months, not less than nine months per year) is eligible to participate in the College Campus group insurance plans. Eligible dependents shall be determined in accordance with the policies of the insurance companies.

**3.3 Enrollment.** Insurance eligible employees are required to attend an insurance orientation session with the Human Resource Director 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 Human Resource Director within 30 days of the status change and must complete the necessary forms.

### 3.4 Effective Date.

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

**3.4.2** 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.

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

**3.6. COBRA.** The College Campus 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 Human Resource Director, 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 Campus group medical

or dental insurance plans. Additional information regarding COBRA may be obtained from the Human Resource Director.

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

**3.8. Premiums.** The College Campus shall participate in the cost of the insurance premiums for employees in approved positions. The College Campus 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 positions.) Employees are financially responsible for their portion of insurance premiums. This amount shall be payroll deducted where possible.

**3.9. Summary Plan Descriptions.** Summary Plan Descriptions and additional information are available from the Human Resource Director.