

BOARD POLICY

WESTERN IOWA TECH COMMUNITY COLLEGE

Series Number 400.16

Title All Personnel

Insurance

Insurance benefits shall be made available to employees. The Board shall select the insurance company or companies from which the coverages are purchased. This policy does not guarantee a certain level of benefits. The Board shall have the authority and right to change or eliminate group insurance programs.

All insurance programs are subject to the terms and conditions of the respective insurance company.

Employees covered by a current master contract shall receive benefits in accordance with the terms of that agreement.

Levels of coverage and payment of premiums by the College and/or employee shall be determined by the Board or through "Meet and Confer" and collective bargaining and are subject to change.

Group Health and Accident Insurance

Health, accident, hospitalization, and major medical insurance shall be made available to all full-time employees. Employees may elect no coverage, coverage for themselves only, or coverage for themselves and eligible family members.

Enrollment during the authorized open enrollment periods will require no evidence of insurability. Enrollment or change of enrollment at other times may require completion of an application and physical examination.

Group Term Life Insurance

Term life insurance with accidental death and dismemberment benefits shall be made available to all full-time employees. Participating employees may also elect supplemental insurance on themselves and/or their eligible dependents.

Long Term Disability Insurance

Income protection benefits through a policy of long-term disability insurance shall be available to all full-time employees. Coverage is available only for employees.

Workers' Compensation Insurance

All employees are covered under the Workers' Compensation Act and are entitled to its benefits under the terms of law. Premiums are paid entirely by the College. Benefits will be coordinated with sick leave payments.

Unemployment Insurance

The College is liable under federal and state law for unemployment benefits to former employees who meet the eligibility requirements.

BOARD POLICY

WESTERN IOWA TECH COMMUNITY COLLEGE

Series Number 400.16

Title All Personnel

Insurance (Continued)

Comprehensive General Liability Insurance
Errors and Omissions Insurance

Coverage under the above categories of insurance shall be provided for premises, products, directors, and employees and to fulfill other appropriate requirements as may be determined. Premiums shall be paid entirely by the College.

Dental Insurance - Dental insurance benefits shall be available to all full-time employees. Employees may elect no coverage, coverage for themselves only, or coverage for themselves and eligible family members.

Page 2 of 2

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Legal Reference: Civil Rights Act

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Sections 20.1; 20.9; 85.2; 85.33; 85.34;

Date of current revision 7/1/98

85.61; 279.12; 294.8; 294.16; 279.40;

609A

Related Administrative Procedures and Cross References _____

B O A R D P O L I C Y

WESTERN IOWA TECH COMMUNITY COLLEGE
