Lakeland Community College

POLICY TITLE:	INSURANCE BENEFITS
POLICY NO:	3354:2-20-50
ORIGINALLY APPROVED DATE:	12/07/00
REVISED DATE:	06/25/26, 06/03/04, 03/06/03
EFFECTIVE DATE:	06/25/26
NEXT REVIEW DATE:	06/2031
RELATED PROCEDURE:	N/A
RESPONSIBLE OFFICE(S):	HUMAN RESOURCES
APPROVED BY:	BOARD OF TRUSTEES

This policy applies to all continuing and noncontinuing full-time and partial year administrators, supervisory/professional, and staff employees.

A. Conditions of Employee and Dependent Eligibility
    1. All employees of the college classified as staff, supervisory/professional or administrative and assigned to full-time or partial-year, continuing or non-continuing positions and currently receiving compensation are eligible to receive insurance benefits outlined below in sections B and C.
        a. Insurance benefits are offered to the partial-year employee during periods of active work and during periods of scheduled unpaid time off.
        b. Medical insurance will be offered at the same level of coverage, through the first 12 weeks of leave for employees on parental or sick leave who were eligible for and receiving such benefits prior to the start of the leave.
        c. Medical insurance beyond the first 12 weeks requires that the employee be receiving compensation.

B. Insurance Benefits Offered to Eligible Employees and Their Qualified Dependents
    1. The following benefits are offered by the college to the employees and their dependents so long as they remain eligible in accordance with paragraph A. of this policy:
        a. Medical insurance, including hospitalization, medical/surgical, major medical and prescription drug coverage.
        b. Dental insurance (at no cost)
        c. Vision Insurance (at no cost)

C. Insurance Benefits Provided to Eligible Employees Only
    1. The following benefits are provided by the college, at no premium cost to the employee, so long as they continue to remain eligible in accordance with paragraph A. of this policy:
        a. Life insurance, including accidental death and dismemberment
        b. Long-term disability insurance

D. Waiver of Medical Insurance Benefit

1. An employee who verifies that he/she is covered by his/her spouse's, former spouse's, or a parent's equivalent health insurance may elect to waive his/her coverage while the member remains covered by his/her spouse, former spouse or parent and receive a waiver payment of $3,250 or $6,500 in 2027 and $1,500 or $3,000 in 2028.
    a. Partial-year employees are eligible for the full waiver payment.
    b. Current waiver payment amounts will be reduced by the schedule below beginning January 1, 2027:

Effective Date	Single Waiver Payment	Employee Plus Waiver Payment
January 1, 2027	$3,250	$6,500
January 1, 2028	$1,500	$3,000
January 1, 2029	$0	$0

2. Such waiver shall be offered at the time of employment and during open enrollment and shall be paid in equal installments across the 24 pay periods between January 1 and December 31. If the employee gives the Human Resources Department written notice that he/she is no longer covered under another plan, he/she shall be immediately placed back on the insurance rolls along with his/her dependents. There shall be no insurability, pre-existing condition, or waiting period requirements.
3. An employee who accepts a waiver payment and who re-enters the college plan shall, on a pro-rata basis, reimburse the college for that waiver payment.
4. Employees must remain eligible to receive college health benefits in order to qualify for the waiver.

E. Loss of Eligibility

1. As a result of an unpaid leave from work that is not part of the employee's partial year schedule:
    a. Employees no longer meeting the conditions of eligibility established in this policy may continue their enrollment at their own expense in the college's medical, dental, vision, life, and/or long-term disability insurance programs.
2. As a result of discontinuation of employment:
    a. Individuals no longer employed with the college, and/or their dependents, may continue their enrollment at their own expense in the college's medical, dental and vision insurance programs according to the provisions set forth under COBRA (the Consolidated Omnibus Budget Reconciliation Act).