



## **402 POLICY - Insurance**

### **402.1 Statement of Policy**

Redlands Community College provides insurance coverage as a benefit to full-time employees. These insurance benefits may change periodically due to changes in available funding or in costs of coverage. All College employees are provided with coverage under the State Workers' Compensation Insurance, which is underwritten by the State Insurance Fund. All College employees also have the protection from personal liability that is provided under the State Governmental Tort Claims Act [51 O.S. (1991) § 151 et seq.], as amended. Types of insurance available to employees are published in the Procedures section of the Policies and Procedures Manual.

Adopted 1991

Revised February 2001

Revised December 2010

Revised October 2018



## **402 PROCEDURE - Insurance**

### **402.1:1 Health Insurance**

The College provides group health insurance coverage for full-time employees. During a period of State financial hardship, all full-time employees may be required to pay a portion of their health insurance premiums. This payment will be withheld from the employee's monthly payroll. In the event the group health insurance carrier will not accept an employee for coverage, the employee may receive an amount which is equivalent to the premium which would have been paid on his or her behalf, for the employee's use in obtaining other coverage outside the College's health insurance plan. Employees that decline health insurance must provide proof of insurance.

### **402.1:2 Vision Plan**

The College provides a group vision insurance plan for full-time employees. The premiums for coverage of the employee are paid by the College.

### **402.1:3 Dental Plan**

The College provides a group dental insurance plan for full-time employees. The premiums for coverage of the employee are paid by the College.

### **402.1:4 Dependent Coverage**

A covered employee may elect to have his or her dependents covered under the Health, Vision, and Dental insurance plans provided by the College. Premiums for dependent coverage must be paid by the employee. Availability of dependent coverage is subject to the underwriting requirements of the insurance company. Proper documentation will be required upon enrollment.

### **402.1:5 Life Insurance**

The College provides term life insurance coverage for full-time employees. The premiums for coverage of the employee are paid by the College. Employees may convert their policies to individual policies upon meeting the requirements of the insurance company.



#### **402.1:6 Long Term Disability Insurance**

The College provides long term disability insurance coverage for full-time employees. The premiums for coverage of the employee are paid by the College. The terms of the insurance policy govern applicable waiting periods and benefits.

#### **402.1:7 Insurance Information**

Specific information on insurance benefits may be obtained from the Office of Human Resources.

#### **402.1:8 Retiree Insurance**

Effective January 1, 2016, the College will no longer make financial contributions to the retiree insurance benefits for full-time employees who retire from Redlands Community College.

Adopted 1991

Revised March 2016

Revised September 2018

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