

<b>OGDEN-WEBER TECHNICAL COLLEGE</b>	Number  520.44	Effective Date 9/24/98 Revised 10/26/01	Page  1 of 1
<b>POLICY</b>	Approval		
Title	<b>GROUP INSURANCE PROGRAM</b>		

**1. PURPOSE AND SCOPE**

The purpose of the policy is to define the group insurance program for eligible College employees.

**2. POLICY**

It is the policy of the College to provide its eligible employees with a group insurance program as outlined in the Benefits Eligibility Table (refer to the College's 9-11 Month Positions and Benefits Eligibility policy, number 520.53, or the Employee Benefits Eligibility policy, number 520.19).

The College shall choose the types of plans within its group insurance program which shall provide employees and dependents with benefits at a cost which shall keep College operations competitive yet attract qualified employees.

The College's Board of Trustees is responsible for the overall design, implementation, and administration of the approved insurance program. From time to time, after receiving recommendations from the Benefits Team, the College's Board of Trustees may elect to change the insurance program to assure sound financial and personnel management. The College's Human Resources Department and Benefits Team provides design assistance and is responsible for communicating the various options within the plan.

Information pertaining to each plan shall be outlined in the summary plan documents issued and updated by the College's insurance carrier.

**3. REFERENCES**

- Ogden-Weber Technical College Employee Benefits Eligibility policy (#520.19)
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- Ogden-Weber Technical College COBRA Health Care Continuation Program policy (#520.45)

**4. DEFINITIONS**

- 4.1 COBRA:** Continuation health care coverage mandated by the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

<b>OGDEN-WEBER TECHNICAL COLLEGE</b>	Number  520.44	Effective Date 9/24/98 Revised 10/26/01	Page  2 of 3
<b>PROCEDURE</b>	Approval		
Title	<b>GROUP INSURANCE PROGRAM</b>		

1. Eligible, participating employees shall bear the cost of coverage for some of the group insurance options. The College may assume all or a portion of the cost for other group insurance options. Specific information about employer/employee contributions is available from the College's Human Resources Department.
2. New hires or rehires (and their dependents) who do not enroll in the benefits plan within 31 days of their employment date shall be subject to guidelines for preexisting conditions and be required to furnish evidence of insurability at their own expense. New hires or rehires also have the option of enrolling during the College's annual open enrollment period.
3. Employee premiums are automatically withheld through the payroll system beginning with the first payroll of the month following enrollment. Employee payroll deductions shall continue until ineligibility occurs, employment terminates, insurance is waived, or plan is terminated.
4. Contributory coverages stop after the end of the month in which employment with the College terminates unless insurance continuation options are in effect.
5. The College shall offer COBRA health care continuation coverage to employees and/or their dependents and spouses in the event of: 1) employee termination; 2) reduction in work hours to less than 32 per week; 3) death; 4) divorce or legal separation; 5) entitlement to Medicare; or 6) a child's loss of dependent status. This program is fully described in the College's Health Care COBRA Continuation Program policy (#520.45).