

LAC COURTE OREILLES OJIBWE COLLEGE



Policy Number: 10.1

Policy Title: Medical Insurance

CROSS REFERENCE(S):

Purpose/Policy

Medical insurance is available to employees of the College who hold a permanent position with a schedule of 30 hours or more per week during the academic or fiscal year. If eligible employee elects to receive medical insurance coverage, the College will make a contribution consistent with the College Benefit Overview located on the College website <https://www.lco.edu/hr>. If employee declines medical insurance, the College is under no obligation to provide any contribution to the medical insurance coverage. Coverage is provided through the Federal Employee Health Benefits program.

Employees who meet eligibility requirements have the option of enrolling within 60 days of hire in the eligible position. An open enrollment time period occurs annually in November and December during which employees may change their coverage. Changes may also occur outside of the open enrollment time period due to a qualifying life event. Items which are considered a qualifying event include but are not limited to, marriage, birth of child, divorce, loss of coverage through spouse, etc. Employees are required to notify Human Resources of any such qualifying event which could affect coverage within 45 days of the event occurring so that filings associated with changes in coverage may occur within the 60-day required timeline of medical insurance companies.

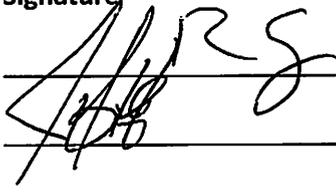
The employee's portion of medical and dental insurance premiums are processed through a payroll deduction. If an employee will be taking time off without pay and continues to qualify for medical and dental benefits; the employee will make arrangements with payroll to have extra premiums deducted to cover the time off. If the employee will be off for an extended period, the employee will reimburse the college for their share of the premiums. The employee will be invoiced monthly with the premium for the month due the first of the month. If the employee returns to a working status, payroll deductions will resume. If the employee fails to make payment for their cost of the benefit premiums within 30 days of the payment due date, the employee's benefits will cease.

Employees should speak with Human Resources for additional information on the medical insurance available through the College.

Date approved: 12/20/19

Review date: December 2020

Signature

A handwritten signature in black ink, appearing to be 'ARS', written over two horizontal lines.

President

Board Chair