

**Cochise College
District Board Policy**

**Category: All Employee Groups
Policy Number: 635
Title: Employee Benefit Plan**

The College provides all eligible employees with comprehensive benefit plans to include medical, dental, vision, long and short term disability, life insurance, retirement, worker's compensation, unemployment insurance, and deferred compensation plans.

The College has qualified the plans under Section 125 of the Internal Revenue Service Code. The College reserves the right to amend, modify, or terminate its welfare and benefit plans at any time and for any reason.

All full-time and part-time regular, benefits eligible employees with an FTE (full time equivalency) of .5 or above who are in Governing Board approved positions are eligible to participate in the benefit plan beginning the first day of the month following Governing Board approval of the employee's hire date. An employee will cease to be a participant on the date on which the plan terminates or the last day of the month in which the employee terminates employment with the College.

**Procedure 635.1
Benefit Plan - Insurance**

The insurance program shall consist of coverage for medical, accident, dental, vision, life, and long-term and short-term disability. The College pays premiums for the employee for health, dental, short-term disability, basic group-term life, worker's compensation, unemployment insurance and makes a contribution toward the premium for long-term disability. The college's portion of premiums for group health, life, and dental insurance will be pro-rated in accordance with an employee's FTE for employees with less than a 1.0 FTE. For example, the college will pay one half of the normal premium for employee only coverage for a .5 FTE employee. Current benefits eligible employees hired prior to June 30, 2011, with an FTE of less than 1.0 may continue to receive full college contributions towards insurance premiums. Employee must pay for optional dependent coverage and pays a portion of the premium for long-term disability as required by Arizona State Retirement System. This procedure does not apply to a retired employee on a .49 employment agreement who's insurance costs would be covered as outlined in Policy 624.

Life insurance is provided at the rate of two (2) times the amount of the annual contract to a maximum of \$200,000.