

**ARTICLE 17 - INSURANCE BENEFITS FOR FULL-TIME FACULTY & ACADEMIC PROFESSIONALS & PART-TIME ACADEMIC PROFESSIONALS**

17.1 Long Term Disability. The College shall provide and pay for a long-term disability insurance program. Temporary employees are not eligible for this benefit.

17.2 Group Health, Dental, Prescription and Vision Care Insurance Programs

17.21 The College shall provide group health, dental, prescription and vision care insurance programs. The College shall provide comparable levels and types of coverage as long as it is available. In order to facilitate consideration of potential changes in coverage, plan design and other benefit issues, the parties agree to form a "Joint Committee on Insured Benefits". The committee will be composed of representatives of the Human Resources Department and each insured benefit eligible employee group (i.e., Faculty/Academic Professionals, Classified and Management/Confidential employees), in accordance with the Memorandum of Understanding which is reproduced in the back of this Agreement.

17.22 The College shall pay a maximum amount per month for all employees toward payment of combined health, dental, prescription and vision care plan premiums for each year of this Agreement.

17.221 The monthly paid maximums shall be as follows:

Effective October 1, 2011:		Effective October 1, 2012	
Employee only	\$580	Employee only	\$610
Employee + spouse	\$1025	Employee + spouse	\$1125
Employee + child	\$950	Employee + child	\$1045
Employee + family	\$1208	Employee + family	\$1323

17.222 The College contribution for health care benefits for part-time Academic Professionals employed after the date of this agreement shall be pro-rated from the applicable cap for full-time Academic Professionals based on their authorized FTE.

17.23 The employee (except those on temporary appointments) shall be covered for the full twelve months of their appointment year unless the employee is on an unpaid leave of absence. The payment of premiums for employees on an unpaid leave of absence shall be as provided in Articles 17.24 and 19.9 of this Agreement.

17.24 Premium payment for employees unable to work: Health, dental, prescription, and vision care insurance premiums up to the College maximum contribution in 17.22 shall be paid by the College for an employee who has completed at least one year of uninterrupted service and who has exhausted all accumulated sick leave. Such amounts shall be paid until the employee returns to work, up to a maximum of three months of coverage in any one fiscal year. The payment for premiums is subject to receipt of a physician's statement certifying the employee's inability to work. The employee's medical and dental insurance coverage will be continued for the duration of the sick leave according to the requirements of the Federal Family Medical Leave Act.

17.25 Temporary full-time employees hired for two consecutive terms or more shall be eligible for the benefits defined in 17.22 but only for the academic terms employed.

17.26 Temporary full-time employees hired for one academic term which is subsequently expanded to two academic terms shall be eligible for the coverage in 17.22, but only for the second term employed.

17.27 Coverage for an employee shall be effective the first of the month after the effective date of the employee's appointment, provided thirty calendar days have elapsed since that date.

17.3 Group Life Insurance

17.31 The College shall provide and pay for in full premiums for the term life and accidental death/dismemberment insurance in the amount of \$20,000/\$20,000 for full-time employees and part-time Academic Professionals, excluding employees with temporary appointments.

17.32 Under established College procedures, the College District shall make available through payroll deduction, at the option of the employee, a group term life insurance program. Temporary employees are not entitled to this benefit.

17.4 Optional Insurance Plans

Under established College procedures, the College shall make available, at the employee's option and expense, by payroll deduction, a group home owners' and automobile insurance program. This option is not available to temporary employees.