

<b>Title</b>	: Insurance for Employees - Guidelines	
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Group insurance for employees will be as follows:

- A. HEALTH - Cost funded by sharing premiums with employee and employer contributions. Health Insurance plan coverages may vary depending on designation determined by employee.
- B. DENTAL – Cost funded by sharing premiums with employee and employer contributions. Dental Insurance plan coverages may vary depending on designation determined by employee.
- C. VISION - Cost funded by sharing premiums with employee and employer contributions. Vision Insurance plan coverages may vary depending on designation determined by employee.

BASIC LIFE - Cost funded by the college. (Mandatory group participation stipulations shall be applicable to all full-time employees.) Optional Life Insurance plan coverages may vary depending on designation determined by the employee, are funded by employee contributions, and is voluntary for employees.

- C. DISABILITY - Cost for long-term disability (180+ days) funded through contributions to the Arizona State Retirement System. Cost for short-term disability (45-180 days) funded by employee contribution. Short-term disability coverage is voluntary for all employees.
- D. WORKMEN'S COMPENSATION - Cost funded by College contribution. General coverage for all employees.
- E. UNEMPLOYMENT - Cost funded by College contribution. General coverage for all employees.
- F. LIABILITY - Cost funded by College contribution. General coverage for all employees.

Employees may participate in the health insurance plan after retirement, up to the age of 65, and under the following conditions:

- A. The retired employee qualifies for the retirement incentive benefit or as approved by the College President; and
- B. The retired employee pays the full premium; and
- C. The retired employee's participation does not result in an expenditure of District monies.

Eligible employees include retirees that end employment with the College by December 31, 2030, and will have less than 5 years on the health plan after retirement. Retiree health insurance will expire on December 31, 2035.

