

Refer to Section {B}  
{Personnel}Unit  
**Procedure for {B 32 – Medical Insurance}**

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The college contribution towards the premium for health care coverage is subject to annual review and change. Benefit plans are reviewed annually and if necessary, are subject to change without notice.

1. An employee may choose to purchase family coverage at an additional cost.
2. Coverage will begin on the first day of the next month following full-time employment and will continue on a month-to-month basis thereafter, subject to receipt of premiums and renewal of the plan by the college.
3. Enrollment materials and additional information regarding coverage, services, rates, status changes, claims, etc., can be obtained from the director of human resources.
4. If a regular, full-time employee leaves employment with Midway College (for reasons other than gross misconduct on the part of the employee) or has a reduction in work hours to less than full-time, the employee has the right under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) to continuous coverage at the group rate for a temporary period of time. Premiums under the COBRA option are the responsibility of the employee and must be remitted to the third party COBRA Administrator. For further information about this option, refer to the COBRA Policy and direct any additional questions to the director of human resources.

#### Dental & Vision

1. Employees have the option to choose between two dental and vision group insurance plans. One option allows free choice of dentists with no vision benefits. The other option offers a group of selected dentists and vision care providers from which the employee chooses and includes coverage for one additional family member at no additional cost.
2. An employee may purchase family coverage at an additional cost.