

## College Operating Procedures (COP)



**Procedure Title:** Group Benefit Programs  
**Procedure Number:** 05-0601  
**Originating Department:** Office of Human Resources

**Specific Authority:**

Board Policy 6Hx6:5.02  
Florida Statute n/a  
Florida Administrative Code n/a

**Procedure Actions:** Adopted: 01/09/03; 07/01/00; 11/03/04; 12/02/08; 02/16/10; 11/1/10

**Purpose Statement:** To provide information to College employees regarding benefit programs that are offered to promote the recruitment and retention of quality staff and faculty.

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**Guidelines:**

The College maintains a comprehensive set of group benefit programs as part of its total compensation package for faculty and staff. These programs are designed to promote the recruitment, retention, and productivity of quality faculty and staff by addressing issues of financial security, health and development, and by demonstrating the College's commitment to total compensation.

The Office of Human Resources is responsible for the design, maintenance, communication, and delivery of benefit programs consistent with the principles of value, access, equity, and cost-effectiveness. Details of benefit programs, including enrollment procedures, premium costs, provider listings, claims processing, and appeal processes for plan eligibility and claims are available (separate from this policy) in plan brochures, certificates, and booklets available in Human Resources.

**Benefit Plan Offerings**

**I. Group Insurance**

Florida SouthWestern State College makes available a comprehensive health, dental, life, and long-term disability insurance program for all full-time regular and full-time temporary employees (working six full consecutive months or more in the same position). Eligible dependents may be added to health, vision, AFLAC and dental insurance during specified enrollment periods.

It is to be expressly understood that coverage under the College's insurance program changes from time to time, and that the Board in no way binds itself to a specific amount or type of coverage for the future.

A. Health Insurance

Florida SouthWestern State College participates in a consortium with other Florida Community Colleges. The cost of coverage for full-time regular and full-time temporary employees (working six full consecutive months or more in the same position) is paid 100% by the College. Coverage for eligible dependents is available at group rates. Employees in other classifications are ineligible for health insurance benefits through the College. Health insurance benefits become effective on the first calendar day of the month following the date of full time employment.

B. Life Insurance

Term life insurance in the coverage amount of \$15,000 is provided by the College to all full-time employees and full-time temporary employees (working six full consecutive months or more in the same position) effective on the first calendar day of the month following the date of full time employment. Additional supplemental term life insurance in increments of one, two or three times salary may be purchased by the employee upon approval from the insurance company.

C. Disability Insurance

The College provides long-term disability insurance coverage for full-time regular and full-time temporary employees (working six full consecutive months or more in the same position) at no cost to the employee. Voluntary short-term disability insurance is offered by the College, to eligible employees, at the employee's expense, within the first 30 days of employment. Both long-term disability insurance and short-term disability insurance is effective the first calendar day of the month following the date of full time employment.

D. Ancillary Insurance Plans

The College offers a variety of ancillary benefits, paid at the employee's expense, for all full-time regular and full-time temporary employees (working six full consecutive months or more in the same position). Examples of ancillary plans include dental insurance, vision coverage and AFLAC plans. Coverage is effective on the first calendar day of the month following the date of full time employment.

## II. Retirement

Florida SouthWestern State College participates in the Florida Retirement System (FRS). Membership is compulsory for all employees holding regularly established positions except adjunct faculty/clinical associates/fire academy instructors, student assistants, employees filling temporary positions established for less than six (6) full consecutive months and employees who are eligible to elect optional retirement plan(s). The College makes the entire contribution to FRS or an elected optional retirement plan at no cost to the employee.

It is the desire of the District Board of Trustees to recognize Florida SouthWestern State College retirees for their years of dedicated service by extending to them a number of privileges. In order to qualify as an Florida SouthWestern State College "retiree", employees must officially retire from the Florida Retirement System or other qualified College retirement program. Certain group benefits can be continued at the retiree's expense after retirement including health, dental and life insurance.

## III. Social Security

All employees, except full-time students, employees covered under the Teachers Retirement System (TRS), and adjunct instructors (both credit and non-credit), substitute instructors, clinical associates/fire academy instructors, clinical supervisors, clinical assistants, and nursing preceptors are covered by the Federal Social Security Act. The required percentage of each employee's salary is deducted from his/her paycheck to pay the employee's portion of this protection, and the College matches the deduction. The plan provides some benefits for retirement, disability, death, survivor and Medicare benefits.

Alternative Plan to Social Security - The College provides an Alternative Plan to Social Security for all adjunct instructors (both credit and non-credit), substitute instructors, clinical associates/fire academy instructors, clinical supervisors, clinical assistants, and nursing preceptors. These employees are enrolled in a 401(a) FICA Alternative Plan in lieu of participation in Social Security. This is considered participation in an employee-sponsored retirement plan. This means the College will deduct and deposit 7.5% of gross earnings to an account, in the employee's name, with the administrator of the program selected by the College.

Enrollment in the Alternative Plan to Social Security will be automatic and must remain in force while employed by the College. Participation in this plan is mandatory as a condition of employment. Social Security contributions are not deducted and no matching contributions are made by the College. Employees are required by law, however, to pay the Medicare portion of Social Security.

## IV. Unemployment Insurance

This program is funded entirely by employers in this State. The program provides weekly benefits if the employee becomes unemployed through no fault of his/her own or due to circumstances described in the law. Student employment is not covered by this program.

#### V. Savings Incentive Plan

The College's Savings Incentive Plan provides for tax-deferred savings by allowing a portion of the employee's salary to be invested in a tax-sheltered annuity. Contributions are made by automatic payroll deduction through a "Salary Reduction Agreement" in accordance with the provisions set forth by the IRS.

All regular full-time staff, administrators and executives are eligible to have the College match their contributions dollar-for-dollar for a percentage of salary determined by the District Board of Trustees. Each employee is fully vested upon enrollment in the plan and all contributions made by the College on behalf of the employee immediately become the property of the employee.

#### VI. Parking

An employee may use parking areas designated for faculty and staff provided he/she has obtained a parking permit from the College Public Safety Office, and it has been properly placed on the registered vehicle.

#### VII. Direct Deposit (Automatic Bank Deposit)

Florida SouthWestern State College strongly encourages employees to enroll in the direct deposit program, which deposits employees' paychecks directly to their accounts. Direct deposit is available for all employees. In the event of an emergency that requires the closing of the college, the College will make every effort to complete direct deposits in accordance with the payroll schedule. Those not participating in direct deposit may not receive their pay on a timely basis during an emergency.