

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; 4/04/2025

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.

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 maintenance, communication, and delivery of benefit programs consistent with the principles of value, access, 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 through Human Resources.

Benefit Plan Offerings

I. Group Insurance - - Through Senate Bill 2516 (SB 2516) the Florida College System now participates in the state of Florida State Group Health Insurance (SGHI) program effective January 1, 2025.

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 insurance offerings during specified enrollment periods.

A. Health Insurance

Florida SouthWestern State College participates in the State of Florida's State Group Insurance Program (SGIP). The SGIP sets all benefit premium rates which are subject to

change on an annual basis. Coverage for eligible dependents is available at group rates. Employees in other classifications are ineligible for health insurance benefits through the SGIP. Health insurance benefits become effective on the first calendar day of the month following the date of completed enrollment. New employees have 60 calendar days to complete benefit enrollment beginning with their first day of employment.

B. Life Insurance

Term life insurance in the coverage amount of \$25,000 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 completed enrollment. Additional supplemental term life insurance 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 through the SGIP, to eligible employees, at the employee's expense, within the first 60 days of employment. Both long-term disability insurance and short-term disability insurance are effective the first calendar day of the month following the date of completed enrollment.

D. Ancillary Insurance Plans

The SGIP 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). Coverage is effective on the first calendar day of the month following completed enrollment.

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). Employee and Employer contribution rates are dictated by State Statute and are subject to change on an annual basis.

In order to qualify as a Florida SouthWestern State College "retiree", employees must officially retire from the Florida Retirement System or other qualified College retirement program. The SGIP offers eligible retirees the ability to enroll in group health and life insurance immediately upon their retirement.

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, and any other temporary employee. 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 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. An employee filling a grant-funded position may be eligible for matching contributions if the grant allows.

VI. Parking

An employee may use parking areas designated for faculty and staff provided he/she has obtained a parking permit from the College's Campus Police Department, 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.