

**POLICIES AND PROCEDURES  
OUACHITA TECHNICAL COLLEGE**

**SUBJECT AREA: Personnel Policies and Procedures**

**POLICY/PROCEDURE: Insurance Coverage**

**DATE: March 1, 1993**

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The State and the College offer a variety of insurance programs and continually explore new ways to improve and manage employee benefits. The primary goal is to provide all employees with quality health care and other kinds of insurance coverage at a reasonable cost. Specific details regarding all forms of insurance coverage are available from the benefits supervisor. Basic information is included below.

**Group Insurance**

Life Insurance and Hospital and Surgical Insurance are available under a group plan to all officers or employees of the State of Arkansas except those who normally work less than 1500 hours per year and those whose employment is considered seasonal or temporary. The State automatically makes a contribution, subject to annual amendment, and employee contributions are made through payroll deduction. The employee contribution to Health Insurance may be placed in a tax-free deferred compensation plan under ARCAP. Also, medical and childcare may be included under ARCAP. Employee payments and payment schedule may be obtained from the benefits supervisor. Participation under this plan is voluntary and enrollment must be requested by the employee.

All employees have a basic \$5,000 life policy included in the health plan and are offered an optional amount up to a maximum of \$45,000 at term rates. At age 70 benefits are significantly reduced.

The specific coverage of the Hospitalization and Surgical coverage is contained in the brochure on group insurance. An employee is eligible for insurance on the first (1st) day of the month following one (1) month of service. If the employee enrolls for insurance on or before the thirty-first (31st) day following the day of eligibility, the employee will be insured on the first (1st) of the month following the date of enrollment and no evidence of insurability is required. However, pre-existing conditions are not covered for nine (9) months.

The employee must apply for insurance within the first (1st) thirty-one (31) days after employment to be covered on his/her eligibility date.

**Worker's Compensation**

State employees are covered by Worker's Compensation. Coverage is available for job related injuries and illnesses. Financial and medical aid is also available.

**Unemployment Insurance**

In July, 1973, Unemployment Insurance was extended to State employees with benefits becoming available in April, 1974. Unemployment Insurance is designed to assist individuals who become unemployed through no personal fault. To determine eligibility or for further information, the employee should contact the local Employment Security Office directly.

**Liability Insurance**

The College maintains a comprehensive liability insurance policy that protects the College in case of negligence. This applies only "while the employee is acting within the scope of his/her duties for the College." It provides bodily injury and property damage coverage to the injured as well as coverage for legal defense of suit for the College or employee.

AUTHENTICATION (Signature):		COPP
_____	12/19/94	
President	(Date)	2.61