

**College Procedure:** 402.4 - Insurance  
**Policy Reference:** 402 - Employee Benefits and Compensation  
**Responsible Department:** Human Resources  
**Approval Authority:** Cabinet  
**Procedure Owner:** Vice President, Human Resources  
**Effective Date:** 2/25/2013

**Version Number:** 3  
**Legal Counsel Reviewed (yes/no):** No  
**Legal Reference(s):**  
**Scope:** College-wide

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## Reason for Procedure

Group health, dental and vision coverage shall be provided as benefits extended by the College for full-time employees.

## The Procedure

Kirkwood offers group medical, dental and vision insurance benefits to full-time employees. Kirkwood pays the full single premium for board-approved full-time employees; therefore, there is not an opt-out for single coverage. Coverage is effective on the first day of the month following date of hire. Coverage continues until the last day of the month in which employment is terminated.

Non-board approved full-time employees may enroll at a cost. Coverage is effective on the first of the month following 60 days of full-time employment. Coverage continues until the last day of the month in which employment is terminated. As a contributory plan (employee contributions required), non-board approved full-time employees may opt out of any or all insurance.

Participants may elect to have family coverage for health, dental and/or vision coverage. The premium for family coverage for group health, dental and vision coverage will be deducted from the employee's paychecks on a pre-tax basis.

Kirkwood's group medical plan is self-funded through the Metro Interagency Insurance Program, (MIIP). MIIP is a consortium of six local school districts, which includes Kirkwood Community College, Cedar Rapids Community School District, College Community School District, Linn-Mar Community School District, Marion Independent School District and Grant Wood Area Education Agency.

A board of directors made up of representatives from these school districts, along with a plan administrator/broker; manage the medical plans offered to employees of these six school districts. The

goals of this consortium are to contain or reduce the rate of increases in medical costs and help employees become better health care consumers through education.

Employees covered by a negotiated agreement will receive insurance benefits as provided and outlined within the negotiated Master Contract Agreement.

## References

## Definitions

Term	Definition
Term 1	
Term 2	
Term 3	
Term 4	

## Revision Log

Version Number	Date Approved	Approved by	Brief Description of Change
1	2/25/2013	Jim Choate, Vice President, Finance	
2		Mick Starcevich, President	New template 5/15/2017
3		Cabinet	Procedure template 6/11/2019