Kirkwood
COMMUNITY COLLEGE

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 and Institutional Effectiveness
Effective Date:	02/25/2013
Version Number:	3
Legal Counsel Reviewed (yes/no):	No
Scope:	College-wide

Reason for Procedure

Group health, dental and vision coverage shall be provided as benefits extended by the College for fulltime 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 for the lowest cost insurance plan. 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.

Eligible, non-board approved employees may enroll in medical only coverage at a cost. The eligibility information is detailed in College Procedure: 404.1 – Employee Classifications. 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.

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 five local school districts, which includes Kirkwood Community College, 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 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.

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

Revision Log

Table 1 Revision Log

Version Number	Date Approved	Approved by	Description of Change
1	02/25/2013	Jim Choate, Vice President, Finance	New procedure
2	05/15/2017	Mick Starcevich, President	New template
3	06/11/2019	Cabinet	Procedure template
4	09/30/2026	Wes Fowler, Vice President, Human Resources	Updated non-board approved and MIIP consortium list.