Kirkwood
COMMUNITY COLLEGE

College Procedure: 402.5 – Life 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 life insurance coverage is one of the benefits extended by the College for full-time employees unless otherwise stated.

The Procedure

Kirkwood provides basic life and accidental death and dismemberment (AD&D) insurance for Board-approved, full-time employees in an amount equal to their base annual earnings times two, then rounded up to the next highest $1,000. Coverage is effective on the first day of employment.

Non-board-approved, full-time employees are provided a life insurance benefit of $50,000.

No medical underwriting is required.

Employees can purchase additional life insurance on themselves or family members, subject to providing evidence of insurability/medical underwriting.

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	10/30/2026	HR Department	Minor edits

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