



## Policy and Procedures Manual Application: All Full Time Personnel Section A1: General Employee Benefits

### **A1. EMPLOYEE BENEFITS**

East Central University has established a variety of employee benefit programs designed to assist you and your eligible dependents in meeting the financial burdens that can result from illness and disability, and to help you plan for retirement. This policy contains a very general description of the benefits to which you may be entitled as an employee of ECU. Please understand that this general explanation is not intended to, and does not, provide you with all the details of these benefits. Therefore, this Manual does not change or otherwise interpret the terms of the official plan documents. Your rights can be determined only by referring to the full text of the official plan documents available for your examination from the Employment Services Office. To the extent that any of the information contained in this policy is inconsistent with the official plan documents, the provisions of the official plan documents will govern in all cases.

For more complete information regarding any of our benefit programs, please refer to the Summary Plan Descriptions provided to you separately or contact the Employment Services Office. If you lost or misplaced those descriptions, please contact the Employment Services Office for another copy.

#### **A 1.1 EMPLOYER-PAID INSURANCE**

These benefits are provided to all regular, full-time employees and faculty working 75% FTE (full-time equivalent) or more.

##### **A 1.1.1 Health, Dental, and Vision Insurance**

Coverage for health, dental, and vision insurance is effective on the first day of the month after employment begins. Employees may be required to pay a portion of his/her premium depending on his/her plan selection. Under provisions of HIPAA regulations, new employees may be subject to pre-existing conditions. Does not apply to medical, but could apply to dental benefits. Please contact the Employment Services Office if you have any questions regarding the HIPAA regulations.

Employees and his/her covered dependents are eligible to continue health insurance after terminating employment with East Central University through provisions of COBRA, a federally mandated program. Please contact the Employment Services Office for specific information regarding COBRA continuation and cost. For information regarding insurance coverage for a retiring employee, refer to section *1.2.5 Retiree Insurance*.

### A 1.1.2 Life Insurance

Group basic term life insurance coverage is effective on the first day of the month after employment begins. Coverage is equal to two (2) times the employee's annualized base salary up to a maximum coverage of \$250,000. The value of group term life insurance in excess of \$50,000 is considered taxable compensation. Life Insurance amounts are subject to reduction based on age. Please contact employment services with questions concerning life insurance.

### A 1.1.3 Long-term Disability Insurance

Eligibility: The University provides coverage on all full-time employees beginning the first day of the month following the date of hire.

Qualifying Period: An insured staff member must be totally disabled due to injury or illness for a period of 180 days in order to qualify for monthly disability benefits.

Monthly Benefit: The monthly benefits will be 60 percent of the insured employee's monthly salary, not to exceed a maximum benefit of \$8,000 per month. This benefit is subject to a "combined maximum limit" which is defined as: The total combined amount of benefits payable under this plan and benefits payable as the result of disability or retirement provisions of governmental and employer-sponsored plans may not exceed 60 percent of an insured employee's monthly salary. Please contact the Employment Services Office if you have any questions regarding the Long-term disability plan.

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