Rock Valley College

Health and Life Insurance

RVC Administrative Procedure (3:30.010)

Overview

The college provides the opportunity for coverage under a health insurance plan and group life plan for full time employees as determined by college administration. The Board reserves the right to modify or change insurance provisions and coverage, consistent with any collective bargaining obligations and applicable limitations in collective bargaining agreements covering Rock Valley College's eligible employees. The College's health insurance plan will be administered consistent with all provisions of HIPAA, all other applicable federal and state laws, and the College's collective bargaining agreement obligations where applicable.

Eligibility

Full-time employees and their eligible dependents are able to participate in Rock Valley College benefit plans.

Eligible dependents for benefit plans include:

- Legal Spouse—if unable to obtain coverage through his or her employer
- Civil Union Partner—if unable to obtain coverage through his or her employer
- Eligible Dependent Children under age 26
- Adult Dependents incapable of self-support because of a mental or physical handicap and who became incapable of self-support before age 26 while covered as a dependent under this or any other group plan

Enrollment

Please note-new hires will be required to provide documentation which verifies the relationship of your dependent(s) in order to add health and/or dental coverage.

Health Insurance is effective on the 1st day of the month following the date of hire for all eligible employees. Insurance ends on the last day of the month in which you cease to be an active full-time employee. Insurance for children ends when they turn 26. Life Insurance is effective after 90 days for SSA,FOP and FAC. Life insurance is effective for non-collective bargained employees on the 1st day of the month following the date of hire.

Rock Valley College offers open enrollment in November. Changes to Health and/or Life Insurance plans for current employees may be made at this time through the Employee Navigator portal. If an employee experiences a qualifying life event, changes to insurance may be made throughout the year by working with the Benefits Coordinator in Human Resources. Appropriate documentation indicating the life event changes will be required. You can enroll in additional coverage during the Open Enrollment Period or as a new employee while onboarding.

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Providers

Health Insurance is ***employer sponsored*** and provided by Blue Cross & Blue Shield of Illinois (BCBS IL). Detailed information regarding the plan may be found online.

The college offers the following plans
- Premium PPO
-Standard PPO
-High Deductible health Plan with HSA

Health Insurance eligible employees and dependents may use RVCare at no additional cost for non-emergency health services. Rock Valley College and RVCare partner annually in October to conduct a Biometric Health Screening for Health Insurance Eligible employees and spouses.

Life insurance is ***employer sponsored*** and provide by Guardian Life. Detailed information regarding the plan may be found online. The college provides Life Insurance coverage for all full-time employees in the amount of 200% of your annual salary, to a maximum of $100,000. The guarantee issue is $100,000.

Additional Optional Health and Wellness service options are available for selection by the employee such as Dental, Vision, Disability, Supplemental Life Insurance, Accident, Critical Illness, Norton LifeLock, Pet Insurance, and Flex Spending. These ***employee sponsored*** options are available during open enrollment for the employee to select.

Staff Support

The Intranet has multiple resources available regarding benefits. The Benefits Coordinator can best assist specific needs by setting up an appointment.
Benefits Coordinator: Brie Grable
Email Address: RVC-HRBenefits@Rockvalleycollege / Phone Number: 815 921 4756

Relevant Resources

Employee Benefit Booklet (ADM,ESP,PSA)
Faculty Collective Bargaining Agreement
Employee Benefit Booklet (FAC)
Support Staff Collective Bargaining Agreement
Employee Benefit Booklet (SSA)
Fraternal Order of Police Collective Bargaining Agreement
Employee Benefit Booklet (FAC)

Reference: Board Policy 5536
Implemented: May 20, 1996
Revised: April 8, 2014, November 20, 2025

RVC is an equal opportunity educator and employer.