

Rock Valley College

Insurance Coverage for Full-Time Faculty Members Who Retire or Resign RVC Administrative Procedure (3:30.030)

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A. Purpose

The purpose of this procedure is to ensure consistent and equitable administration of medical and dental insurance coverage for full-time faculty and other eligible 9/10-month employees who retire, resign, or otherwise separate from the College. This procedure outlines the continuation of benefits, payment responsibilities, and applicable timelines to support compliance with College policy, collective bargaining agreements, and federal regulations such as COBRA.

B. Department and Primary Point of Contact Involved

Department: HR (Human Resources)

Points of Contact: Benefits and Wellness Coordinator & Director of Employee Relations

C. Definitions

Full-Time Faculty Member: An employee classified as a full-time instructor under the College's faculty collective bargaining agreement, typically working under a 9- or 10-month contract.

Eligible Employee: A full-time faculty member or other professional 9/10-month employee participating in the College's group medical and/or dental insurance plans at the time of separation from employment.

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Retiree: A full-time faculty member who voluntarily separates from the College after meeting eligibility requirements for retirement as defined by the State Universities Retirement System (SURS) or other applicable retirement plan.

Resignee: A full-time faculty member or other eligible employee who voluntarily resigns from employment with the College but does not meet retirement eligibility requirements.

Terminated Employee: An employee whose employment with the College has ended involuntarily (e.g., through dismissal, non-renewal, or layoff) and who is not classified as a retiree or resignee.

D. Procedures

Employee Notification

The employee must submit written notice of retirement or resignation to the appropriate Vice President and Human Resources in accordance with contractual timelines or at least 30 days prior to the intended separation date.

HR will verify:

- Eligibility for continued coverage under the policy,
- Employment status and separation date,
- Current enrollment in the College's group insurance plans.

Coverage for Retirees

Dental Coverage

- Retirees may continue participation in the College's Dental Plan through August 31 of the year of retirement.
- Retirees must make premium payments equal to those paid by active full-time faculty members.
- HR will coordinate payment arrangements with Payroll.

Medical Coverage

- Retirees may continue participation in the College's Medical Plan through August 31 of the year of retirement.
- Retirees must make premium payments in an amount equal to the lower of:
 - The active full-time faculty rate, or
 - The retiree rate (if available).
- Payments are due according to Payroll's standard schedule.
- After August 31, retirees may transition to other post-employment coverage (e.g., COBRA or Medicare) as applicable.

Coverage for Resignees

Dental Coverage

- Resignees may continue participation in the College's Dental Plan through August 31 of the year of resignation.
- The employee must continue making payments equal to those of full-time faculty members.

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Medical Coverage

- Resignees may continue participation in the College's Medical Plan under COBRA provisions.
- The Board of Trustees will make COBRA premium payments through August 31 of the year of resignation.
- HR will notify the College's COBRA administrator to initiate COBRA coverage and arrange payment.

Coverage for Terminated Employees

Full-time faculty whose employment is terminated (non-retirement/non-resignation) will not be eligible to continue medical or dental coverage beyond the last day of the month of termination, except:

- As required by COBRA, state/federal law, or
- If specified in a termination agreement.

Group life insurance will terminate on the last day of the month of employment.

Payroll and Benefits Coordination

- Payroll will process any insurance deductions or direct payments as required.
- HR and Payroll will jointly ensure that insurance premiums are paid through the appropriate end date.
- The Benefits Specialist will confirm plan termination or continuation with the insurance carriers.

Reference: Board Report 5336

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