## **Health Insurance**

The board will pay single membership level health insurance coverage for each full-time employee. Each full-time employee shall participate in the college-sponsored group health insurance plan at least at the single membership level unless health insurance coverage is maintained by the employee through a qualified group health insurance plan. A qualified group health plan is defined as: a) health coverage that is offered by an employer unit to all full-time employees of that organization; and b) to qualify as an employer unit, the group must be formed for purposes other than obtaining insurance; and c) there must be employer contribution and payroll deduction for premiums paid by the employee. A full-time employee that is covered by a qualified group health insurance plan may elect to receive \$100.00 per month in lieu of the insurance, which only can be used to participate in the college's I.R.S. Section 125 Cafeteria Plan.

Any full-time employee who is enrolled in the NCCC Group health insurance plan may, at the employee's expense, enroll a spouse and eligible dependent children, subject to the same conditions and limitations that apply to the person enrolled in accordance with the terms of the group health insurance plan.

Permanent part-time employees are not eligible to participate in college-sponsored insurance plans.

Adopted:

Revised: 08/04, 09/08, 6/9/16