
E-3i(15) PROCEDURE Benefits for Eligible Employees: Health Insurance, SCC Ben Dollars, Section 125 Cafeteria Plan

Health Insurance

The College will make available group health insurance coverage for regular employees with a full-time equivalency factor (FTE) of 0.75 or greater and dependents of such employees. The types of coverage will be decided by the Board on an annual basis.

SCC Ben Dollars

The intent of SCC Ben Dollars is to ensure the cost to the College is the same regardless what health insurance selection is made by an employee. Regular employees with a FTE of 0.75 or greater will be eligible for SCC Ben Dollars. The amount of SCC Ben Dollars available to employees will be established by the Board for each fiscal year.

All employees will be required to elect a health insurance option. If the cost of insurance coverage selected by an employee exceeds the SCC Ben Dollars available, all additional costs will be withheld from the employee's paycheck. Any SCC Ben Dollars that the Member does not elect to use for the purchase of dependent health and dental insurance will be paid to the Member in cash at \$.93 per \$1 benefit dollar. All amounts paid in cash are subject to withholding for income and employment taxes.

Section 125 Cafeteria Plan

The College has established and will maintain at the College's cost a Section 125 Plan. Employees with a FTE of 0.75 or greater are eligible to participate.

1. Election of Qualified Benefits: Employees may use the Section 125 Plan to purchase any qualified benefits, including health and dental insurance through the College's group plan.
2. Medical Reimbursement and Dependent Care Expense: Through the Section 125 Plan document the College will make available a reimbursement account for those employees who elect to participate.

The reimbursement account is created to provide pre-tax deductions for health care deductions as specified under Section 213 (c) of the IRC, and work-related dependent care expense meeting criteria specified in Section 129 of the IRC and related regulations. The reimbursement account will be operated on a calendar year basis.