

## 5.5.6 Health Insurance

**Last Revised:** November 2021

**Policy:** Piedmont Community College (PCC) provides eligible employees the option to participate in health insurance coverage.

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### **Purpose/Definitions:**

**Purpose:** This policy outlines the coverage provided by the NC State Health Plan for a wide range of medical expenses.

### **Definitions:**

**Full-time permanent**—a position established in the budget as a regularly recurring position. Employment must be for nine or more months per calendar year with a work schedule of 39 hours per week. Positions in this category will receive fringe benefits which include, but are not limited to, leave (e.g., sick, annual, funeral, civil, military, community service), state service credit, longevity, state retirement, holiday, disability, and health insurance benefits along with other benefits offered by the College. These full-time regular hours may occur on campus or at the designated workplace as approved by the President or appropriate Vice President.

**Full-time temporary**—a position that is not established in the budget as a regularly recurring position and will be for brief periods (no more than twelve months) with a work schedule of 30-39 hours per week, which terminates upon expiration of the contractual period and carries no expectation of extension or preference for employment beyond the contractual period. These employees are eligible for the State Health Plan's High Deductible Health Plan, but are not eligible for retirement benefits, longevity, and leave (e.g., sick, annual, funeral, civil, military, community service), except for holidays that fall within the month.

**Part-time permanent**—a position established in the budget as a regularly recurring position. Employment must be for nine or more months per calendar year with a work schedule of at least 20 hours per week but not more than 26 hours per week on average unless otherwise approved by the supervisor. At no time should the total hours exceed 29 per week. These hours must occur on campus or at the designated workplace as approved by the President or appropriate Vice President. Positions in this category are eligible to enroll in the state health plan on a fully contributory basis (PCC does not contribute), earn holidays, longevity, prorated state service credit, and prorated annual and sick leave.

**Qualifying Life Event**—A life or family change that qualifies the employee for a change in benefits outside the open enrollment period (e.g., marriage, birth, death, loss of other coverage)

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**Approval Authority/Monitoring Authority:** Piedmont Community College’s Board of Trustees has approval authority for this policy. The Vice President, Administrative Services/CFO has monitoring authority for this policy.

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**Procedure:**

Section 1: Eligibility

1.1. Permanent employees working a minimum of 30 hours per week may enroll in the NC State Health Plan for Teachers and State Employees.

1.1.1. They also may enroll their eligible dependents:

1.1.1.1. Legal spouse;

1.1.1.2. Children up to age 26, including natural, legally adopted, foster children, children for which the employee has legal guardianship and stepchildren of the employee;

1.1.1.3. Children who are physically or mentally incapacitated, to the extent that they are incapable of earning a living, and such handicap developed or began to develop before the dependent's 26th birthday while they were enrolled on the Plan.

1.2. Permanent employees working 20 or more hours, but less than 30 hours per week, may enroll but must pay the full cost of coverage.

1.3. Full-time temporary employees are eligible for the Plan’s High Deductible Health Plan.

Section 2: State Health Plan Cost

2.1. The employee health care premium consists of two portions, one part paid by the College and one part paid by the employee.

2.1.1. The portion paid by the College is determined by the state and is paid monthly on the employee’s behalf.

2.1.2. The portion paid by the employee is determined during enrollment and is based on the employee's selections.

2.1.2.1. The employee portion is payroll deducted on a monthly basis.

### Section 3: Coverage

3.1. Coverage begins on the first day of the month after the first paycheck is received.

3.1.1. Employees will be informed of their coverage start date during onboarding.

3.2. When adding coverage for a qualifying life event, coverage begins on the first day of the month after the request is made.

3.2.1. Payment deduction processing for the first month of coverage may vary depending on the timing of the request.

3.2.2. Request for coverage with supporting documentation for each qualifying life event must be received within 30 days to ensure coverage.

3.3. If making changes during open enrollment, coverage begins on January 1 of the following year.

3.3.1. Supporting documentation may be required to verify changes and ensure coverage.

### Section 4: Additional Information about the Plan

4.1. A deductible must be met, and co-payments are generally required.

4.2. Employees may be reimbursed directly or may assign payment to the medical provider or hospital.

4.3. The employee is responsible for the difference, if any, between the Plan's benefits and the medical provider's charges.

4.4. There are no geographic restrictions on eligibility.

4.5. The employee has freedom of choice of doctors, hospitals, and other medical providers in any area of the state or country.

4.6. Cost-wise and preferred providers are highly recommended.

**Legal Citation:** N/A

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**History:** Effective October 1988, October 2001, November 2021