

ARTICLE XVI

DISTRICT LIFE INSURANCE GROUP COVERAGE

101600. DISTRICT-SPONSORED GROUP LIFE INSURANCE PROGRAM.

This program is established for those employees not represented by an exclusive representative pursuant to Government Code Sections 3540-3549 et. seq., who make the District their regular place of employment and who receive their primary source of income from such employment, members of the Board of Trustees, and members of the Personnel Commission. The purposes of the program are as follows:

- A. To promote increase economy and efficiency in the District's service.
- B. To enable the District to attract and retain qualified employees by providing Group Life Insurance Benefits similar to those provided in private industry and other government entities.

GC 3540-3549, et. seq.

Adopted 02-03-82

101601. DEFINITIONS.

- A. District: The Los Angeles Community College District.
- B. Program: The program shall consist of one or more Group Life plans for employees.
- C. Plan: Any Life Insurance Group plan approved by the Board of Trustees of the District.
- D. District Contributions: The amount of premium required by the plan in which the employee is enrolled.

Adopted 02-03-82

- E. Employee: Any person employed by the District.
- F. Eligible Employee: An employee who is eligible under these Board Rules to enroll in a plan.
- G. Enrolled Employee: Any eligible employee who has enrolled in a plan by submitting proper application to the District's Health Insurance Section.
- H. Enrollment Year: The period corresponding to the period of the contract for each plan.
- I. Coverage Period: Each calendar month shall constitute a "coverage period."
- J. Member of the Board of Trustees: Any person duly elected to serve as a member of the District's Board of Trustees with voting rights (same as "Eligible Employee" for purposes of this Board Rule).
- K. Member of the Personnel Commission: Any person duly appointed to serve as a member of the District's Personnel Commission with voting rights (same as "Eligible Employee" for purposes of this Board Rule).

Adopted 02-03-82

101602. ELIGIBILITY. Every employee who is assigned halftime or more in one class in a status other than substitute, temporary, extra, exchange or relief, shall be eligible to enroll in a plan. Employees already enrolled may continue to participate while on a position or service leave of absence.

"Halftime" shall be 50 percent of the full-time position to which the employee is assigned. This percentage shall be determined from the assignment order approved by the Board of Trustees.

Once an employee is eligible, he/she remains eligible for participation the entire enrollment year.

Adopted 02-03-82

101603. ENROLLMENT.

101603.10 Initial Enrollment. Upon employment, each new eligible employee shall receive complete information regarding the District Life Insurance Plan. An unenrolled employee eligible for enrollment under Board Rule 101602 may submit application for enrollment in a plan at any time.

The Health Insurance Section shall process applications received so as to make coverage effective on the first day of the following calendar month after deposit of the applications in the U.S. Mail with postage prepaid, addressed to the District Health Insurance Section or otherwise delivered to the Health Insurance Section.

Adopted 02-03-82

101603.11 Continuance of Enrollment. The enrollment of an employee in a plan continues, proving the appropriate premium is paid. In the event an eligible employee is in an unpaid status, including maternity leave and not eligible for Board contribution, the employee may arrange for continuance of his/her enrollment as long as he/she remains eligible by making proper payment to the plan in which he/she is enrolled. Payment must be by check or money order for the total premium without any Board contribution, payable to the plan and sent to the District's Health Insurance Section. Payments may be made in installments on the due dates and in the amounts required by the particular plan. An enrolled employee on formal illness leave, pursuant to District Illness Leave Rules, will have premiums paid by the District contribution without regard to such employee's pay status.

Adopted 02-03-82

101603.12 Termination of Enrollment. The enrollment of an employee shall terminate:

- a. For failure of the employee to make direct payment as provided under Board Rule 101603. Coverage shall terminate at the close of the coverage period for which the last premium was paid.
- b. At the request of the employee, coverage shall terminate at the close of the coverage period in which the request was submitted.
- c. Upon termination of employment, and in the case of retirement, coverage shall terminate at the close of the coverage period during which the termination was effective.
- d. In the event of an employee's loss of eligibility, coverage shall terminate at the close of the coverage period for which the last premium was paid.

Adopted 02-03-82

101603.13 Re-enrollment. Any employee terminated pursuant to Board Rule 101603.12a shall have the right to re-enroll upon return to paid status in the employee's former District-approved Life Insurance Plan if otherwise eligible.

Adopted 02-03-82

101604. CONVERSION OF LIFE INSURANCE PLAN OUTSIDE THE DISTRICT PROGRAM. An employee, enrolled in a plan for at least two consecutive coverage periods and whose enrollment terminates because of (a) failure to make direct payments when required as provided under Board Rule 101603; (b) loss of eligibility; or (c) termination of employment, shall be given the opportunity to exercise the right to conversion coverage outside the District program, as may be available in his/her particular plan.

Adopted 02-03-82

101605. PAYMENT OF PREMIUM.

101605.10 District Contribution. The District shall contribute the full amount of the premium due each coverage period for the enrolled employee to the plan in which he/she is enrolled. The District contribution shall be applicable only to plans approved by the Board of Trustees. The District shall not contribute any premium for an employee during a period in which he/she is not paid in an eligible assignment, except those enrolled employees on formal illness leave who have exhausted current paid illness benefits.

Adopted 02-03-82

101605.11 Refunds. If any premium is refunded, the plan shall make such refund directly to the District, except when refund is a result of direct payment by the employee. In such cases, premium shall be refunded to the employee.

Adopted 02-03-82

101606. COVERAGE. Coverage shall be on a twelve-calendar-month basis.

Adopted 02-03-82

101607. INCREASES IN LIFE INSURANCE COVERAGE. Increases in life insurance coverage shall only be effective to the eligible employee on the first day he/she is actively at work coincident with or immediately following the date eligible. If an employee is on annual vacation at the time he/she becomes eligible for an increase in the amount of insurance, the "actively at work" requirement shall be waived.

Adopted 02-03-82

101608. EMPLOYEES AGE 70 OR OVER. Coverage shall be reduced by an amount equal to 50% of the amount in force immediately prior to his/her 70th birthday. This reduction shall take place on the premium date coincident with or immediately following his/her 70th birthday.

Adopted 02-03-82

101609. ADMINISTRATION OF THE PROGRAM. The program shall be administered by the Health Insurance Section of the Division of Human Resources.

Adopted 02-03-82

101610. LIMITS OF COVERAGE. The limits of coverage under this Board Rule shall be determined by the Board of Trustees.

Adopted 02-03-82