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8.15 Insurance Benefits – Introduction and Eligibility

Saint Mary's College of California

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8.15 Insurance Benefits – Introduction and Eligibility

The College strives to offer competitive programs in order to attract and retain employees.

8.15.1 Responsibilities

The Director of Benefits under the direction of the College’s Assistant Vice President of Human Resources is responsible for the HR department’s implementation of all benefit policies and programs. Coverage is automatic only for benefits required by law (e.g., Social Security, Medicare, Workers’ compensation, State unemployment insurance and State Disability), as well as for the College’s Emeriti and TIAA/CREF Retirement programs. Each employee is responsible for enrolling in a timely fashion in all other benefit programs for which the employee is eligible.

8.15.2 Information and Forms

Employees should consult Human Resources for details of any benefit provided by the College. Booklets, brochures, enrollment forms, claim forms and other information related to benefits are available in Human Resources, and many forms and descriptions are available on the Human Resources website.

8.15.3 When Benefits Begin

Coverage for benefits with 30-day eligibility requirements (e.g., medical, dental vision, life and long-term disability plans), begins on the first day of the month after completion of 30 days. All

Section 8 – Benefits

appropriate enrollment forms must be completed within the first 30 days of employment. There is no pay in lieu of any benefit.

8.15.4 Staff Benefits Eligibility

Benefit Plan	Full time benefits eligible: 1,560 – 2,080 hours per year	Part time benefits eligible: 1,040 – 1,559 hours per year	Fewer than 1,040 hours per year (incl. temporary & on-call employees)
Medical	X	Prorated	None
Dental	X	Prorated	None
Vision	X	Prorated	None
Life	X	None	None
Long-Term Disability	X	None	None
Employee Assistance Program (EAP)	X	X	None
TIAA-CREF Retirement	X	X	None
Emeriti Program	X and age 40	X and age 40	None
Worker's Comp	X	X	X
Unemployment	X	X	X
State Disability	X	X	X
Social Security	X	X	X
Medicare	X	X	X