

COASTAL ALABAMA COMMUNITY COLLEGE			
Policies and Procedures Manual			
Title:	Employee Benefits		Approved by:
Insert:	10.01	Date:	04/01/2022
Replace:		Date:	08/07/2023
Reviewed:		Date:	08/07/2023
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POLICY / PURPOSE:

It is the policy of Coastal Alabama Community College to ensure compliance the federal and state laws related employee benefits and to provide eligible employees with benefits as provided by the Alabama Community College System (ACCS) per [Board Policy 610.02](#), [Chancellor's Procedures 610.02](#), [Board Policy 612.02](#), and [Chancellor's Procedures 612.02](#).

Further, Coastal Alabama is in full compliance with the Affordable Care Act (ACA) through PEEHIP as it relates to health insurance.

SCOPE:

Most benefits under this policy apply to full-time employees. Refer to each benefit for specific eligibility.

DEFINITIONS:

Employee: Anyone employed by Coastal Alabama Community College to perform regular services, full-time or part-time. External contractors, consultants, work-study students, and interns are not employees for the purposes of these procedures.

Full-time Employee: Per Section 16-24C-3 of the Students First Act, "full-time employees include adult bus drivers and other employees whose duties require 20 or more hours in each normal working week of the school term, excluding holidays that are recognized by the employer." <https://law.justia.com/codes/alabama/2016/title-16/chapter-24c/section-16-24c-3/>.

Workday: A day which the employee worked or would have worked except for a disability caused by or resulting from an on-the-job injury.

Regular Daily Salary: An amount calculated on the basis of an employee's current salary or wages for a designated period of time divided by the number of duty days, including official holidays for non-instructional employees, within that designated time period.

Temporary Disability: A physical injury or malady necessitating absence from regular duties but allowing for a reasonable expectation that the employee will return to duty.

Permanent Disability: An injury or malady of such severity that there is no reasonable expectation that the employee will return to duty.

DETAILS:

10.01.01 **Bookstore Discount:** Coastal Alabama Community College currently outsources bookstore services and sales of merchandise. The contracted vendor may offer Coastal employees a discount at their discretion as an employee benefit.

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1. **Use of Bookstore Discount:** Employees may contact bookstore personnel for additional information.

10.01.02 **Campus Dining:** Coastal Alabama Community College offers campus dining services on the Bay Minette Campus.

10.01.03 **Fitness Center:** The Bay Minette Campus houses a fitness center for employee and student use.

10.01.04 **Emergency Illness at Work:** Officers of the College Police Department are trained in first aid and CPR.

10.01.05 **Employee Assistance Program (EAP):** Although Coastal Alabama does not currently have an EAP program, all employees subscribing to PEEHIP are eligible for counseling services under the plan.

10.01.06 **Health Insurance:** Insurance is provided by Public Education Employee's Health Insurance Plan (PEEHIP). Full-time employees will have the option to participate in the health insurance plan. Eligible new employees will have the option to start coverage on their first day of employment for the first day of the following month. The Payroll Office will email a new employee their personal identification (PID) number. It is the responsibility of the employee to register their account on Member Online Services at <https://www.rsa-al.gov/> and choose the options for which they wish to participate.

1. **Eligibility:** The Coastal Alabama Community College Health Insurance Plan policy applies to all employees for enrollment upon hire, during open enrollment, or due to a qualifying event.

2. **Open Enrollment:** Open enrollment is July 1 – September 10 of each year. During open enrollment, employees may make changes to their insurance coverage with the effective date of October 1. Information about the plan can be found at <https://www.rsa-al.gov/peehip/>.

3. **Compliance with the Affordable Care Act (ACA):** The Affordable Care Act (ACA) mandates that, beginning January 1, 2014, employers with 50 or more full-time employees offer “affordable” health coverage to full-time employees. The ACA classifies employees as “full-time” employees if they work at least thirty (30) hours per week on average or 130 hours of service as the monthly equivalent of 30 hours of service per week. Because the definition of full-time employment in the Alabama Community College System (ACCS) is “duties require 20 or more hours in each normal working week of the school term, excluding holidays that are recognized by the employer,” Coastal complies with the ACA full-time regulatory definition.

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4. **Coverages and Premiums:** Employee premium rates, co-pays, and deductibles for the plan in which the employee is enrolled can be found by visiting <https://www.rsa-al.gov/peehip/>.
5. **Continuation of Health Insurance Coverage (COBRA):** An eligible employee may continue their medical coverage under the terms of the Comprehensive Omnibus Business Reconciliation Act (“COBRA”). If a COBRA qualifying event occurs, the employee will receive the required notice and instructions regarding what must be done to continue coverage.
6. **Wellness Screenings and Monthly Surcharge:** Employees and spouses enrolled in a PEEHIP major medical plan are required to participate in annual wellness screenings. Employees and spouses who do not participate in the wellness screening receive a monthly surcharge of \$50/month (\$100/month if spouse is covered).

10.01.07 **Health and Dependent Care Flexible Spending Account:** Eligible employees may enroll in a Health Care Flexible Spending Account (FSA) and a Dependent Care Account (DCA), subject to legal requirements. A flexible spending account is an IRS-approved method of paying for qualifying out-of-pocket medical or work-related dependent care expenses with pre-tax dollars.

1. **Eligibility:** The Coastal Alabama Health and Dependent Care Flexible Spending Account policy applies to all full-time employees. Information about the plan can be found at <https://www.rsa-al.gov/peehip/>.

10.01.08 **Liability Insurance:** Coastal Alabama Community College carries liability insurance on its employees in accordance with state law. The College has an excess blanket catastrophe liability policy which takes effect after the limits of liability in the general liability policy have been reached.

10.01.09 **Life Insurance:** Life Insurance is available through Teacher’s Retirement System of Alabama (TRS) as well as a third-party vendor during open enrollment.

10.01.10 **On the Job Injuries:** Coastal Alabama Community College ensures compliance with ACCS [Board Policy 610.02](#).

1. **General Provisions:**
 - a. Employees are not precluded from using accrued leave for an absence or absences resulting from an on-the-job injury, if they elect.
 - b. Continuation of an employee's salary or wages paid under these guidelines shall be computed based on a daily rate. The amount authorized for each workday lost due to the temporary disability shall be the full regular daily

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salary or wage the employee would have earned if the employee had worked as normally scheduled.

- c. Incidents that occur during rest breaks or lunch periods, accidents resulting from carelessness or violation of published safety rules, and injuries caused by the behavior of fellow employees are subject to the judgment of the President as to whether they are on-the-job injuries.
- d. There must be satisfactory evidence that the injury was job-related, was not a result of intentional harm, carelessness, intoxication, provocation, or other inappropriate behavior of the injured employee and was not the result of a preexisting condition for the President to determine an employee had an on-the-job injury.

10.01.11 **Fitness-for-Duty Examinations:** It is the goal of the College to provide a safe workplace for all employees. To accomplish this goal, Coastal Alabama Community College expects all employees to perform their jobs in a safe, secure, productive, and effective manner. Employees who are not fit for duty throughout the entire time they are working may present a safety hazard to themselves, to other employees, or to the public.

- a. If an employee is unable to perform their job duties without endangering themselves or others or are taking medication that might affect the ability to perform the job safely, the employee should immediately inform their supervisor. If the supervisor believes the employee is not fit to perform the duties, the employee may be sent home, relieved of certain duties, assigned to different duties, assigned to light duty, or requested to take a medical examination. An attempt will be made to accommodate restrictions.
- b. An employee is expected to notify their supervisor they observe a coworker acting in a manner that indicates the coworker may not be fit for duty. If the supervisor's behavior is a focus of concern, the employee should inform the next level supervisor or contact the Human Resources Office.
- c. If deemed necessary, a fitness-for-duty examination may be immediately requested. Refusing to cooperate with a valid request for a fitness-for-duty examination may result in disciplinary action, up to and including termination of employment.

10.01.12 **Retirement – Retirement Systems of Alabama (RSA):** The Alabama Teachers Retirement System (TRS) is the retirement administrator for full-time employees in public higher education in the State of Alabama. Participation is mandatory for those eligible. Benefits in retirement depend on assigned Tier. See the RSA website (www.rsa-al.gov) for full details.

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NOTE: The Teachers Retirement System (TRS) is a program administered by the RSA.

1. **Eligibility:** Participation in the retirement plan is mandatory for all non-temporary full-time employees through the Retirement Systems of Alabama (RSA).
2. **Employee Contributions to RSA:** Employee contributions (rates vary for full-time certified firefighters, correction & law enforcement):
 - Tier I (Service credit with TRS or ERS prior to 1/1/2013) - 7.50% of pay, earns interest.
 - Tier II (No service credit prior to 1/1/2013) - 6.00% of pay, earns interest.

All contributions and a portion of interest is available to refund or transfer out after 3 years, penalties may apply.
3. **Retirement from RSA:** Employees are considered vested in the plan after ten (10) years of service to receive the lifetime benefit.
4. **RSA-1 (Defined Contribution Plan):** Full-time employees may opt to have additional retirement contributions made to the RSA-1 Deferred Compensation Plan. RSA-1 Member Handbook is available on the RSA website. Learn more about RSA-1 at www.rsa-al.gov.

10.01.13 **Unemployment:** Coastal Alabama Community College is a covered employer under the Alabama Department of Labor. Eligibility is determined by the Alabama Department of Labor in accordance with applicable law(s). Details about benefits are available at <https://labor.alabama.gov/unemployment.aspx>.

10.01.14 **Tuition Assistance Program:** To provide a means for educational development and to encourage individuals to upgrade their skills and/or educational experience, individuals meeting eligibility requirements who enroll in credit courses at the College may have their tuition waived in compliance with ACCS [Board Policy 612.02](#).

1. **Eligibility:** This benefit applies to all full-time benefits eligible employees and benefits eligible Salary Schedule H employees of System colleges or entities, as well as benefits eligible ACCS system office employees, certain retirees, and their dependents.

NOTE: please refer to ACCS [Board Policy 612.02](#) for specific definition of eligible employees.

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2. **Program Details:** Full-time benefits eligible employees and benefits eligible Salary Schedule H employees of System colleges or entities, as well as benefits eligible ACCS system office employees, certain retirees and their dependents are eligible for tuition assistance for courses taught for credit by community and technical colleges under the control of the Alabama Community College System Board of Trustees and, when applicable, Athens State University.
3. **Use of Tuition Assistance Program:** The program will be coordinated by each college and entity for employees within the Alabama Community College System and the Alabama Community College System office.
 - a. An application form for the tuition assistance program is available at each college or entity and shall be completed prior to registration for classes. A copy of the completed form must be maintained by the college of attendance.
 - b. Copies of all college transcripts (unofficial is acceptable), class schedule, and Transient Student Request Form (if applicable) must be submitted with the completed Tuition Waiver Form.
 - c. Refer to the [Chancellor's Procedures 612.02](#) for additional information.

10.01.15 **Voluntary Benefits:**

1. **Eligibility:** The Coastal Alabama Community College voluntary benefits policy applies to all full-time benefits eligible employees.
2. **Courtesy Fund (aka Benevolence Fund):** The Courtesy Fund is a fund that provides employee recognition and assistance through purchasing flowers and cards as needed for members in the event of a birth, illness, retirement, or death. To join, employees must complete the Courtesy Fund Enrollment form and have the minimum of a \$12 annual contribution.
3. **Other Voluntary Benefits:** Payroll deduction slots are limited and may change based on employee participation. Below are vendors for which Coastal Alabama currently has payroll deduction slots:
 - AFLAC
 - American Fidelity
 - Educator's Benefits
 - FlexComp (Reliance Standard)
 - VALIC
 - VSP – Vision Insurance

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Contact the Payroll Office (payroll@coastalalabama.edu) for additional information.

PROCEDURE(S):

Health Insurance Eligibility Procedures

1. **New Employee is Placed into Appropriate Category:** For purposes of determining whether someone is a full-time employee, employees are categorized as:
 - a. **Full-time employees:** Full-time employees are hired to work 20 hours per week or more and are reasonably expected to work full-time as defined by the Students First Act. Employees who are expected to work full-time at the time of hire, qualify immediately as full-time, and should be offered health coverage.
 - b. **Temporary, Seasonal or Variable-Hour employees:** Temporary, Seasonal and Variable-Hour employees are generally not eligible for health insurance or other benefits.
 - Temporary: Employees in positions for which customary employment has a defined start and end date that is less than twelve months.
 - Seasonal: Employees are seasonal when they are hired for a short-term duration over a season. Adjunct instructors and assistant athletic coaches are considered seasonal for the purpose of this standard.
 - Variable-Hour: Employees are variable hour employees when it cannot be determined at the time of hire the weekly work hours or employment status of the employee.
 - c. **Students (federal work study/institutional work study):** For the purpose of this procedure, all student workers have their clock hours limited to a maximum of 19 hours per week. Where hours exceed 19 per week due to holding multiple jobs, the student worker will be asked to resign from their secondary position.
2. **Determining FTE of Part-Time (Adjunct) Faculty:** Coastal Alabama uses the IRS Safe Harbor method for determining the FTE of part-time (Adjunct) faculty. FTE for this employment group is calculated by using the safe harbor rate of 2.25 work hours for every part-time (adjunct) credit hour. For example, a part-time (adjunct) faculty taught 3 credit hours in a semester and had no other required responsibilities. The FTE calculation would be $3 \times 2.25 = 6.75$ hours. Consequently, this Adjunct faculty is considered part-time under the ACA.

On the Job Injuries Procedures

If injured while on-the-job at any Coastal Alabama Community College campus, the employee shall follow the process outlined below:

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1. **Review Policy and Procedure:** The employee must review the ACCS [Board Policy 610.02](#) and [Chancellor's Procedures 610.02](#) regarding Paid Absences Due to On-the-Job Injuries.
2. **Complete Personal Injury/Accident Form:** Employee (or designee) must complete the [On the Job Injury Form](#). The employee must provide notification of the on-the-job injury to the President or designee within twenty-four (24) hours of the occurrence of the injury. If the employee is not clinically able to submit notification, such notification may be made by an individual representing the employee or on behalf of the employee. Such individual must be reasonably knowledgeable concerning the injury and the condition of the employee.
 - a. **Continuation of Salary Request:** If the employee is temporarily unable to return to work the employee should make a written request to the Human Resources Office for the continuation of salary during the required absence due to the injury.
3. **Witness Statement or Notarized Statement from Employee:** The College or entity must receive within 72 hours after the notification of the on-the-job injury satisfactory evidence that the injury was on-the-job in the form of a statement from one or more witnesses who saw the incident causing the injury, or a signed, notarized statement from the injured employee if there were no witnesses. (In the event of an alleged stress-related injury, a sworn statement from the employee and a supporting statement from the employee's licensed healthcare provider shall be required).
4. **Statement from Licensed Healthcare Provider:** In the event the employee incurs the third absence related to the on-the-job injury, the College or entity must receive certification from a licensed healthcare provider, obtained at the employee's expense, as to the injury's severity and prognosis. The College or entity must receive the certification within three (3) workdays from the third absence.
5. **Alabama State Board of Adjustment Claim (if applicable):** Upon the President's receipt of a licensed healthcare provider's certification that an on-the-job injury is the cause of partial or total permanent disability, the employee shall be informed promptly about his or her right to bring a claim before the Alabama State Board of Adjustment. If medical expenses are anticipated to exceed \$5,000, then all expenses must be filed through the Alabama Board of Adjustments (BOA). Please contact Joni Lambert for assistance and for the appropriate form needed to file a claim with the BOA.
 - a. Acceptance by an employee of salary and benefits continuation payments for a perceived temporary disability due to an on-the-job injury shall be upon the condition that the employee agrees to the deduction of the amount paid for temporary disability from any subsequent award by the Alabama State Board of Adjustment in the event the disability is subsequently determined to be permanent.

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6. **State Employees Injury Compensation Trust Fund (SEICTF):** Information about the State Employees Injury Compensation Trust Fund (SEICTF) can be found at <https://riskmgt.alabama.gov/SEICTF>.
7. **Reimbursement for Out of Pocket Expenses:** The College is not permitted to make payment against outstanding invoices. Therefore, the College can only reimburse out-of-pocket medical expenses paid that may include copays for doctor's visits and medicine and/or the purchase of supplies and hardware required for treatment. The individual must pay out-of-pocket costs at their own expense, then submit copies of receipts, invoices, care summaries and statements for reimbursement costs related to the on-the-job injury.
8. **Release to Active Duty:** The employee must provide to the College or entity notification from the licensed healthcare provider that the employee is released to return to regular duty. The College must receive the notification immediately upon release by the licensed healthcare provider.
9. **Contact Information:** All required documentation should be submitted to:
 Joni Lambert
 Operations Projects Coordinator
 Ernest Stone Building
 2nd Floor, Presidents Suite
 1900 U.S. Highway 31 South
 Bay Minette, AL 36507
Joni.Lambert@coastalalabama.edu
 251-580-2207

Retirement System of Alabama (RSA) Procedures

1. **RSA Payroll Contribution Procedure:**
 - a. The Human Resources Office and Payroll Office evaluates employment status of each Coastal Alabama employee to determine RSA eligibility.
 - b. An RSA payroll deduction for eligible employees is created at hire.
 - c. The Payroll Office creates an employee account with RSA for the eligible employee at hire/rehire.
 - d. The Payroll Office submits employee contributions to RSA each payroll.

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2. Separating from RSA Procedure:

- a. Retirement from RSA: An employee may separate from the RSA system upon retirement eligibility.
 - 1) Refer to the [Employment Policy](#) (Terminations of Employment (Offboarding) Section).
 - 2) The employee submits a letter to their Supervisor and the President stating an intent to retire and including a retirement date. This letter of intent is to be submitted on the first of a month **90 days before anticipated retirement is requested**. Refer to the [Employment Policy](#) (Terminations of Employment (Offboarding) Section).
 - 3) The employee mails the Retirement Application to RSA no more than 90 days and no less than 45 days prior to retirement date. The application must be complete with beneficiary information, PEEHIP Authorization, and Direct Deposit Authorization. [https://www.rsa-al.gov/uploads/files/TRS RAP Service Retirement Application Packet Part I.pdf](https://www.rsa-al.gov/uploads/files/TRS_RAP_Service_Retirement_Application_Packet_Part_I.pdf).
 - 4) The Payroll Office certifies the last wages for which contributions will be made to employee, as well as remaining unused sick leave days. This step is completed online.
 - 5) Upon receipt of the retirement application, an audit of the employee's eligibility is performed.
 - 6) RSA mails the following items to the employee:
 - Retirement Benefit Option form;
 - Withholding Certificate for monthly pension and annuity payments;
 - Post retirement employment information.
 - 7) Employee returns 1) and 2) to RSA.

3. Separating from RSA before Retirement Procedure:

- a. Refer to the [Employment Policy](#) (Terminations of Employment (Offboarding) Section).
- b. Employee submits resignation notice to their supervisor and the Human Resources Office. Refer to the [Employment Policy](#) (Terminations of Employment (Offboarding) Section).
- c. After employee's final paycheck is issued, the Payroll Office provides all final information to RSA to close employment record.

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d. Contact www.rsa-al.gov for information.

4. **Post-Retirement Employment Procedure:** Retirees who are receiving retirement benefits from the TRS and are employed with an agency that participates in the TRS or ERS are subject to limitations on the compensation they can receive without an adverse impact on their retirement benefits. Refer to https://www.rsa-al.gov/uploads/files/Post_Retirement_Employment_Restrictions_2021.pdf for additional information.

Tuition Assistance Program Procedures

1. Employee/student is required to complete an Employee and/or Dependent Tuition Waiver Form each semester and submit it to the Human Resources Office (hr@coastalalabama.edu) for approval 15 business days prior to the first day of the class to avoid being purged from the course for non-payment. Forms received after the deadline may not be processed in time to avoid the purge. Forms will not be accepted after the term census date. (Census date can be found on term calendar).

NOTE: All College Transcripts (unofficial is acceptable), Class Schedule, and a copy of the Transient Student Request Form (if applicable) must be attached with Employee and/or Dependent Tuition Waiver Form for each semester enrolled or request will be denied.

2. If approved, the Human Resources Office forwards the form and supplementary materials to President for review and approval.
3. Upon approval by the President, the form and supplementary materials are forwarded to the Financial Aid Office for processing.
4. Employee/student receives an email notification informing them of the status of the request during the approval process.
5. Eligible employees requesting a refund for tuition paid must review and follow the College's refund policy located at <https://www.coastalalabama.edu/about/business-office/refund-policy-and-dates>.

ADDITIONAL PROVISIONS/INFORMATION:

There are no additional provisions/information applicable to this policy.