

SCHOOLCRAFT COLLEGE
18600 Haggerty Road, Livonia, Michigan 48152-2696

**GROUP INSURANCE COVERAGE FOR EMPLOYEES TERMINATING
SERVICE OR ON A LEAVE OF ABSENCE**

TERMINATION

Upon termination, an eligible employee shall be covered by the group insurance plan of the College through the end of the month in which the employee terminates. Employees may be eligible to continue their group insurance program as per the COBRA guidelines.

LEAVE OF ABSENCE

PAID LEAVE OF ABSENCE

An eligible employee on a paid Leave of Absence shall be covered by the group insurance plan of the College the same as any other eligible employee.

UNPAID LEAVE OF ABSENCE

An eligible employee on an unpaid Leave of Absence (other than Professional Leave) shall be covered by the group insurance plan of the College (excluding LTD, life insurance, and accidental death and dismemberment insurance) provided said employee pays the premium to the College for each month of the Leave of Absence. Such coverage shall not be allowed for more than 12 months (except where COBRA applies, in which case the period of coverage may be extended). Such payments shall be made in advance by the employee in the manner prescribed by the Human Resources Office. This provision shall be inapplicable if group insurance coverage is available to the employee while on Leave. Where the Family Medical Leave Act applies, the provisions of that Act shall govern.

Special provisions are made for Leaves of Absence for those part-time food service employees who do not work during the spring/summer months.

PROFESSIONAL LEAVES

An eligible employee on an unpaid Professional Leave of Absence shall be covered by the group insurance plan of the College, excluding LTD, life insurance, and accidental death and dismemberment insurance, as follows:

The College will offer to all employees who are on unpaid Professional Leave, the continuance of their medical insurance (whatever plan they have with the College at the time of the Professional Leave) if such coverage is unavailable at no cost to them, or if an "option" plan is unavailable at no cost to them while on the Professional Leave.

MILITARY LEAVE OF ABSENCE

All employees requesting Leave of Absence for military duties will have the College insurance package suspended as of the end of the last day worked prior to induction into the military service. The College insurance package will be reinstated immediately upon return to work at the College after completion of military service.

MEDICAL LEAVE

Employees on Medical Leave may have the various aspects of their group insurance coverage continued in accordance with the respective individual group insurance policies.

Revised—November 22, 1982
Revised—Cabinet
August 8, 1988
September 25, 1995
June 18, 1997
Reviewed – Human Resources
January 31, 2006
Revised—Cabinet
October 15, 2013