## A. Continued Insurance Benefits

### Section One: Eligibility Criteria

The employee shall have completed a minimum of ten (10) continuous years or fifteen (15) cumulative years with only one break from employment as a benefited employee at North Idaho College prior to the time of retirement. An unpaid leave of absence during these time periods will not disqualify an employee from early retirement. However, time spent on unpaid leave does not count toward the 10-year continuous or 15-year cumulative employment eligibility requirement.

1. As per PERSI Guidelines, the employee shall be at least 55 years of age and shall end any and all employment with North Idaho College at the time of retirement.
2. The employee must use his/her sick leave balance on account with PERSI until it is depleted to pay for the first period of insurance coverage upon leaving NIC at retirement.

3. The employee shall have received benefits from NIC for the entire one-year period prior to retirement. The employee shall not have been terminated during that one-year period, nor shall he/she have received notice of future termination for the current or upcoming school year.

4. Any exceptions to the above criteria for eligibility will be considered as a separate case by the Welfare Committee with a recommendation to the Board of Trustees.

Section Two. Retiree’s Insurance Coverage

1. Retirees with 10 or more years of continuous service, but less than 25 years of service, may remain on the NIC medical insurance program and will pay 100 percent of the cost of this insurance coverage for themselves and their eligible dependents after all of their accrued sick leave balance has been used.

2. Retirees who have completed a minimum of 25 years of continuous service may remain on the NIC medical insurance program and will pay the same portion of the cost of this insurance coverage for themselves and their eligible dependents as they did as active employees.

3. The monthly insurance premium is due to NIC by the 20th of each month preceding the month of coverage. If regular, on-time payments are not made, the retiree health insurance may be canceled and the retiree will not have the option of re-enrolling for NIC health insurance. Notification will be sent to the retiree prior to any cancellation.

4. The monthly insurance premium will be adjusted annually per contract changes between NIC and insurance carriers.

Section Three: Additional Dependent Coverage and Termination of Coverage

1. Retirees may cover their spouses and dependents on their health insurance during the extended coverage period if they were also covered at the time of retirement.

2. If a qualifying event(s) per existing federal law occurs, a retiree may add dependents to their insurance coverage.

3. The retiree (and dependents) may continue coverage on NIC’s active-employee health insurance policy until the first day of the month in which the retiree turns 65,
or until the retiree is eligible for Medicare, whichever occurs last. Once a retiree reaches the age of 65 or is Medicare eligible, whichever occurs last, the retiree may choose to continue on NIC’s retirees' Blue Cross of Idaho’s Medicare Supplement Decathlon plan.

4. Once the retiree is no longer eligible for health insurance as listed above, the dependents will be eligible for COBRA insurance at 100 percent of the cost for the continued coverage.

5. In accord with COBRA, a 36-month period from the date of retirement will allow retirees, during open enrollment or under a life “qualifying event” to switch their medical insurance carrier. After this 36-month period, there will be no open enrollment period for retiree insurance coverage. This means that the health insurance plans in effect at the time of retirement will be the only plan(s) available to the retiree, unless that group plan is terminated by NIC, or a new plan instituted in which case a substitution will be made.

6. If the retiree dies while on this coverage, the dependent(s) will be eligible for COBRA continuation coverage at 100 percent of the premium cost.

B. Miscellaneous Benefits

Section One: Tuition Waivers

Tuition waivers will be provided for employees who are 50% of full-time for five months or more in any given fiscal year and their dependent family members.

Waivers are authorized by the executive director of human resources or his or her designee for one semester at a time and may be renewed if the individual maintains satisfactory academic progress and is in good standing in the college.

If the employee terminates employment prior to the end of the fourth week of the semester, the waiver will be automatically revoked and the employee will be charged for tuition and fees as per the college's tuition and fees schedule.

Section Two: Staff Admissions Benefit

Free admission to selected college events will be provided for employees who are 50% of full-time for five months or more in any given fiscal year and to their immediate dependent family members.

Selected college events include all intercollegiate athletic events, musical concerts, drama events, and convocations. This benefit does not apply to events that are hosted by the college, but involve sponsorship or cooperative agreements with other
participating organizations. Examples of events not covered by this benefit are NJCAA Regional Athletic Tournaments, Spokane Symphony Concerts, and other similar events.

Immediate family members are defined as related individuals who are currently living in the household of the employee. Single staff members are entitled to sponsor one guest for admission to a college event under the terms of this procedure.

In all cases, ticket office staff may request that the employee provide a staff identification card.

Violation of these procedures may result in the withdrawal of the admission privilege.