



**Rowan College
of South Jersey**

Policy: 7101
Title: **HEALTH INSURANCE, WAIVER OF COVERAGE, AND
CONTINUATION OF BENEFITS**
Area: Human Resources
Approved: 07/01/19

Health Insurance

The Board of Trustees will provide each regular full-time employee with group health insurance. Coverage eligibility for College employees will be consistent with federal, state, and local rules and regulations, as well as the rules and requirements of the provider and the College.

Waiver of Coverage

In accordance with state law (Ch. 92, P.L. 2007 and Ch 2, P.L. 2010) the College will provide compensation in-lieu-of group health insurance to each full-time employee who elects to waive his/her entitled coverage because he/she is covered under other health plans. Please refer to the administrative procedure *7101 Health Insurance, Waiver of Coverage, and Continuation of Benefits*.

Continuation of Benefits

The Human Resources office (HR) will inform employees of their rights and responsibilities regarding continuation of health benefits when they leave their full-time positions with the College or have dependent children who become ineligible for benefits because of age. Information to continue health benefits will also be provided to the enrolled dependents of employees and retirees who have passed away.

Health Insurance in Retirement

The State of NJ Division of Pensions and Benefits offers health benefits to retiring full-time College employees based on certain criteria. To be eligible for health benefits coverage in retirement, full-time employees must meet the following criteria:

- At least 25 years of service credit with the State of NJ Division of Pensions and Benefits;
- or
- Hired before July 1, 2014, at least age 62, and a minimum of 15 years of service credit with the College. (confirm this information)

HR staff will inform the employee of his/her options regarding these benefits at the time of the retirement notification. Contact HR for information regarding health insurance and retirement benefits.

References:

Rowan College of South Jersey Administrative Procedure, *7101 Health Insurance, Waiver of Coverage, and Continuation of Benefits*