

PROCEDURE

Series:	HR-Practices	COA: HR 5.02; TS 2.01; ETH 4. ETH 2; ETH 5 RPM 2, 4, 6; FIN 8 CFOP : 15-7
Procedure Name:	Insurance Protections	
Procedure Number:	HR 2611	
Reviewed Date:	1/11/13, 12/1/15, 4/16/24, 10/21/2025	
Revision #/Date:	(2) 2/09 (3) 4/25/13 (4) 8/11/14 (5) 4/19/16, (6) 4/3/19	
Effective Date:	9/04	
Applicable to:	Family Partnerships of Central Florida (FPOCF) Staff, Volunteers	

PURPOSE: FPOCF ensures compliance with all federal, state, local and other regulatory entities governing laws impacting employees and ensures appropriate and legally required insurance policies are in place. Through the agency's individual client services agreement with the Professional Employer Organization (PEO), some of these coverages are provided and managed. In addition, the agency has insurance policies that cover other protections, and in some cases carries some of the same coverage as the PEO.

References: HR-2316 Severance Program, HR 2601 Paid Time Off, HR2612 Worker's Compensation, GOV203-Risk Management, FM205-Payroll Payment Processing

PROCEDURE:

1. The PEO through the client services agreement and/or payroll processing activities provides the following insurance coverages for agency employees:
 - Workers Compensation
 - Payment of Unemployment Insurance
 - Employment Practice Liability Insurance
 - Directors' and Executives' Insurance
 - Benefit Plans (health, dental, vision)
 - COBRA Administration
 - Short- and Long-term disability insurance programs
 - Life Insurance & Accident Insurance
 - Voluntary Insurance programs (additional employee/dependent life Insurance and disability)
2. Through the client services agreement, the agency pays for some of this insurance and administration on a bi-weekly payroll basis.
3. The PEO provides administration of many of these programs as it is the "insured" for these programs through the co-employer relationship.

Workers Compensation

1. All employees and new hires are assigned a worker's compensation code upon hire depending on their work classification based on the NCCI codes. These codes determine the cost of coverage for each individual. This cost is paid by the agency through the bi-weekly payroll.
2. In the event of a work-related injury or illness; employees are required to notify their supervisor and the agency Human Resources Senior Director immediately or as soon as possible in accordance with the Worker's Compensation Procedure HR 2612.

Unemployment Insurance

1. Through the client services agreement with the PEO, the agency pays for Unemployment Insurance for all employees on a bi-weekly payroll processing basis.

Employment Practices Liability Insurance: (Also applicable to applicants and former employees)

1. Employment Practices Liability insurance is maintained by FPOCF and the PEO. The coverage amounts differ as do the deductibles. The coverage through the PEO is outlined in the client services agreement. Coverage provided by FPOCF is coordinated and renewed by Family Partnerships of Central Florida.

Professional Liability Insurance

1. The agency provides, and assumes the cost of, legal assistance to personnel against whom claims are made related to lawful, authorized actions taken within the course and scope of their duties. As organizations come under the FPOCF umbrella, this insurance is procured for the specific agency.

Director & Executive Insurance

1. FPOCF maintains Director and Executive Insurance for its executives and directors. Additional entities under the FPOCF umbrella also obtain this coverage.

Benefit Plans (Health, dental, vision)

1. Through the client services agreement with the PEO, employees are provided with access to health care insurance options. The PEO is insured, and the agency does not negotiate these contracts, providers, or plan designs. Employees are eligible to enroll effectively on the first day of full-time employment provided enrollment is affected prior to the expiration of 30 calendar days of employment. The plans currently offer multiple enrollment tiers, and the employee and the agency contribute to the cost of the programs.

COBRA Administration

1. The PEO is the administrator of the health plans and the COBRA notification and election notices. Upon hiring, employees receive the notification as well as the HIPAA privacy language in the new hire booklets prepared by the PEO. Upon an employee's separation, the PEO is responsible for ensuring the Election Notice is provided to the former employee within the required timeframe. For those former employees who elect COBRA for continuation of coverage, they work directly with the PEO on enrollment and payment of premiums.

Short- and Long-Term Disability Insurance

1. Through the client services agreement with the PEO, every full-time employee is automatically covered by both short- and long-term disability. The details of the coverage, effective dates, and length of coverage are provided in the new hire documents developed and provided by the PEO. These are provided to each new employee of the agency through the online new hire documents.
2. In the event an employee has an illness, injury or accident that would qualify for the short term and/or long term disability program, the Human Resources Senior Director or designee works to ensure the required forms are completed, works with the employee to inform them of the process, and forwards the required documents to the PEO. Further correspondence and applicable payments, if any, are handled between the PEO and the employee.

Life & Accident Insurance

1. Basic Life and Accident Insurance (also provided through the PEO) is provided to all full-time employees (30+/hours per week) whether they enroll in the health plan or not. This benefit is paid 100% by the agency through the client service agreement with the PEO.
2. The coverage provided is detailed in the online PEO portal benefits section. If the employee waives the health coverage, he or she is still covered by Basic Life and Accident Insurance and completes that section of the online enrollment form with beneficiary information.

Voluntary Insurance Programs

1. During new employee online enrollment, the voluntary insurance programs are made available to new staff. These insurances are available for the eligible employee and eligible dependents and provide the employee with the option of purchasing additional life and accident insurance.
2. Detailed plan and rate information is provided to the new employee during online enrollment.

Volunteer Insurance

1. FPOCF maintains volunteer insurance for those identified volunteers who participate in agency events.
2. Any non-employee volunteer who participates in an agency event must be identified and included in the roster of volunteers per event.

BY DIRECTION OF THE PRESIDENT AND
CHIEF EXECUTIVE OFFICER:



PHILIP J. SCARPELLI
President and Chief Executive Officer
Family Partnerships of Central Florida

APPROVAL DATE: 11/12/2025