

Policy Title:

***Employee Insurance Program***

Code No. **402.5**

Group, medical, dental, vision, term life insurance and long-term disability insurance is available to employees, as set forth in an employee handbook, or individual contract approved by the Board of Education. The Superintendent or designee in consultation with the Director of Business Affairs and the Director of Human Resources will select the group benefit program(s) and the insurance company or third party administrator which will provide or administer the program. For health insurance coverage, the Board of Education will offer employees who work an average of at least 30 hours per week or 130 hours per month, based on the measurement method adopted by the Board of Education, minimum essential coverage which is anticipated to be affordable and provide minimum value in accordance with the requirements of the Patient Protection and Affordable Care Act, or applicable federal law. For all other coverage eligible employees must be employed for at least 80 percent of full time for nine months or more each year. Application of this rule means classified employees must be employed at least 32 hours per week. Contributions by the District shall be determined annually for individuals and family group medical, dental, vision, term life insurance and long-term disability.

Employees who are 50 percent to 79.99 percent F.T.E. (full-time equivalent) are eligible to apply for participation in the Group Insurance Plan. Such employees will pay the total cost of insurance premiums.

Employees who have insurance coverage provided by the District and are involuntarily reduced below 80 percent F.T.E. will retain District provided insurance coverage for 12 months or as required by law.

All school employees are covered by worker's compensation insurance. This policy covers medical expenses and disability compensation for accidents occurring while the employee is on duty. (Such accidents are not covered by the school insurance program explained above.) When an employee has an accident, he/she must report this immediately to his/her supervisor.

The following rules will apply to the worker's compensation disability checks and deductions:

1. The insurance company shall notify the employee and the school business office as to the amount of payment and the dates of coverage.
2. The school business office shall reduce sick leave payments by the amount of disability compensation for worker's compensation received by the employee. Such deductions shall be based on per day payments. If worker's compensation should exceed sick leave payments, only the total amount of sick leave per day shall be deducted. In no case shall the employee receive less than provided for under the school sick leave policy.

Employees would also have the choice of choosing the worker's compensation allowance only which would put them on unpaid status with the school District. Employees would be personally responsible for medical and dental insurance premiums normally paid by the District for each month the employee is not in a paid leave status.

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