

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: February 24, 1997

REVISED:

<p>1.Purpose</p> <p>2.Authority</p>	<p style="text-align: center;">813. OTHER INSURANCE</p> <p>Proper school district operation requires that adequate basic insurance programs be provided for the protection of the district and employees of the district.</p> <p>The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with the following guidelines.</p> <p>Liability Insurance for the district shall include coverage for liability as a result of general liability, acts of employes, corporal punishment, disputes with contractors, landlord and tenant difficulties, incidental malpractice, and errors and omission of Board members administrators, and other employes.</p> <p>In placing insurance the Board shall be guided by the service of the insurance agent and carrier, scope of coverage provided by policy, price of desired coverage, and assurance of coverage.</p> <p>Retired district employes, i.e., those currently receiving a pension from the state Public Employes Retirement system and those district employes on a Board approved unpaid leave of absence, i.e., maternity leave, may be included in the district group medical programs until age 65 by paying the appropriate monthly group rate payment.</p> <p>Medical coverage for all full-time employes and for those employes on a Board approved paid leave of absence, i.e., sabbatical leave will be paid by the district.</p> <p>In the event of a qualifying event to the employe, as described below, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employe. This terminates his/her insurance under the plan. The administrator, once notified, has fourteen (14) days to notify the employe of this right to continue coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986(COBRA). In the event of a qualifying event to a dependent, the employer has fourteen (14) days to notify the dependent of his/her rights to continue coverage after s/he is advised by the employe or dependent that the event has</p>
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<p><u>Duration of Con</u></p>	<p>occurred.</p> <p><u>tinuance</u> <u>Qualifying Event</u> <u>of Coverage</u></p> <p>(1) Termination of employ- Up to 18 months ment (except for gross misconduct)</p> <p>(2) Reduction of the Up to 18 months employee's hours which results in loss of coverage</p> <p>(3) Death of an employe Up to 36 months</p> <p>(4) Divorce Up to 36 months</p> <p>(5) Loss of dependent Up to 36 months coverage because employe becomes entitled to Medicare benefits</p> <p>(6) Dependent child no Up to 36 months longer meets definition of an eligible dependent</p> <p>Terminated employes as outlined above are responsible for the gross rate of premiums charged with an additional two percent (2%) charged for the additional corporate administrative cost.</p>
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