

UNITED SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: May 13, 2008

REVISED:

813. OTHER INSURANCE	
1. Purpose	Proper school district operation requires that adequate, basic insurance programs be provided for the protection of the district and its employees.
2. Authority SC 513, 774	<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 established guidelines.</p> <p>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</p> <p>The Board shall appoint an insurance advisor, who may be the agent of record.</p>
3. Guidelines SC 774	<p>Liability insurance for the district shall include coverage for liability as a result of:</p> <ol style="list-style-type: none"> 1. General liability. 2. Acts of employees. 3. Disputes with contractors. 4. Landlord and tenant difficulties. 5. Errors and omission of Board members, administrators, and district employees while in the performance of their duties.
SC 513	Travel accident insurance shall include coverage for Board members while in the performance of their duties.
SC 513	Health care insurance , including dental and vision care, shall be provided for regularly employed staff members.
SC 513	Group life insurance shall include coverage for regularly employed staff members.

<p>29 U.S.C. Sec. 1166</p>	<p><u>COBRA</u></p> <p>In the event of a qualifying event to the employee, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan.</p> <p>The plan administrator has fourteen (14) days to notify the employee of the right to continue coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA).</p>														
<p>29 U.S.C. Sec. 1162, 1163</p>	<p>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 being advised by the employee or dependent that the event has occurred.</p>														
	<table border="0"> <thead> <tr> <th data-bbox="453 806 678 837"><u>Qualifying Event</u></th> <th data-bbox="1000 806 1320 873"><u>Duration of Continuance of Coverage</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="453 915 834 982">Termination of employment (except for gross misconduct)</td> <td data-bbox="1070 915 1284 947">Up to 18 months</td> </tr> <tr> <td data-bbox="453 1024 951 1092">Reduction of the employee's hours which results in loss of coverage</td> <td data-bbox="1070 1024 1284 1056">Up to 18 months</td> </tr> <tr> <td data-bbox="453 1134 737 1165">Death of an employee</td> <td data-bbox="1070 1134 1284 1165">Up to 36 months</td> </tr> <tr> <td data-bbox="453 1207 558 1239">Divorce</td> <td data-bbox="1070 1207 1284 1239">Up to 36 months</td> </tr> <tr> <td data-bbox="453 1281 821 1386">Loss of dependent coverage because employee becomes entitled to Medicare benefits</td> <td data-bbox="1070 1281 1284 1312">Up to 36 months</td> </tr> <tr> <td data-bbox="453 1428 894 1495">Dependent child no longer meets definition of an eligible dependent</td> <td data-bbox="1070 1428 1284 1459">Up to 36 months</td> </tr> </tbody> </table>	<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>	Termination of employment (except for gross misconduct)	Up to 18 months	Reduction of the employee's hours which results in loss of coverage	Up to 18 months	Death of an employee	Up to 36 months	Divorce	Up to 36 months	Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months	Dependent child no longer meets definition of an eligible dependent	Up to 36 months
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	<p>Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.</p>														
	<p>References:</p> <p>School Code – 24 P.S. Sec. 513, 774</p> <p>COBRA – 29 U.S.C. Sec. 1161-1169</p>														

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