

TURKEYFOOT VALLEY AREA SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: October 15, 2012

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 employees of the district.

2. Authority

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 and shall include liability insurance, travel accident insurance, health care insurance, dental care, prescription care, group life insurance, and income protection insurance.

In the event of a qualifying event to the employee, as described below, 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. The administrator, once notified, has fourteen (14) days to notify the employee 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 right to continue coverage after s/he is advised by the employee or dependent that the event has occurred.

<u>Qualifying Event</u>	<u>Duration of Continuance Of Coverage</u>
(1) Termination of employment (except for gross misconduct)	Up to 18 months
(2) Reduction of the employee's hours which results in loss of coverage	Up to 18 months
(3) Death of an employee	Up to 36 months
(4) Divorce	Up to 36 months

(5) Loss of dependent coverage because employee becomes entitled to Medicare benefits

Up to 36 months

(6) Dependent child no longer meets definition of eligible dependent

Up to 36 months

Terminated employees 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.