

BENEFITS – HEALTH INSURANCE & COBRA

RULE: To provide health insurance to those employees who qualify for coverage.

Coverage: Levels of benefits provided and employee participation is determined by SBAS and applicable state and federal regulations.

Teacher: Full-time teachers may participate in the District's Single or Family Health insurance plan. Full-time employees also have the option of receiving a \$5,000 \$6,000 annual HRA rather than being covered by District health insurance. (This amount to be increased by 10% each year.) All employees shall contribute 10% of their premium.

Custodial: Year-round employees may participate in District's Single or Family Health insurance plan. School-year Cleaners may participate in District's Single Health insurance plan. Year-round employees also have the option of receiving a \$3,000 annual HRA rather than being covered by District health insurance. All employees shall contribute 10% of their premium.

Food Service, Cleaners: Full-time employees may participate in the District's Single Health insurance plan with the employee contributing 10% of the premium. Full-time employees may also participate in the District's Family Health insurance plan with the employee contributing 30% of the Family premium. This will begin with the new plan year: January 1, 2016.

Aides, Secretaries: Full-time employees may participate in the District's Single Health insurance plan with the employee contributing 10% of the premium. Full-time employees may also participate in the District's Family Health insurance plan with the employee contributing 30% of the Family premium.

Bus Drivers: NA

Insurance Continuation: Under state law and the Federal Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") and subsequent amendments to the Act, employees covered under an employer's group health care plan are eligible for continuation of health care coverage under the group plan upon the employee's termination (except for gross misconduct) or reduction in hours. COBRA regulations also allow the employee's spouse and covered dependents to elect continuation coverage upon the employee's death, divorce or legal separation, an employee's entitlement to Medicare, a dependent's loss of dependent status under family coverage, or the employer's filing of a bankruptcy proceeding.

All employees, as well as their qualified dependents, will receive notice of mandated insurance continuation benefits at the time of hire or whenever the plan coverage for the employee begins. If a qualifying event occurs which entitles the employee and/or qualified dependents to continuation coverage, the plan administrator will notify the qualified beneficiaries of their right to elect continuation coverage. Unless otherwise agreed, continued participation is solely at the participant's expense.

For additional details regarding coverage and premium contributions, contact the District Finance Manager.