

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. Participation in the District Wellness Program will be required to attain a full contribution to the HSA.

Teacher, Custodial: Full-time employees may participate in the District’s Single or Family Health insurance plan. All employees shall contribute 10% of their premium. Full-time employees also have the option to waive coverage and receive a \$6,200 annual HRA cash payment rather than being covered by District health insurance. Spouses already covered by District health insurance will receive a \$3,000.00 HRA contribution.

Paraprofessional, Secretaries, Food Service: 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.