

**INSURANCE/HEALTH AND WELFARE BENEFITS**

**A. Purpose and Scope**

To provide guidance and direction for District personnel regarding health and welfare benefits for certificated and classified employees in bargaining units.

**B. General**

1. Benefits will be provided in accordance with negotiated employee agreements.
2. All employees of the school district are covered by job-related liability and indemnity insurance carried by the district.

**C. Forms Used and Additional References**

1. Personnel Memo
2. Insurance, Health and Welfare Benefit forms

**D. Procedure**

Insurance Termination Guidelines

Employees participating in the District's insurance package who resign effective the last day of a school year will continue to receive coverage through August 31 of that year.

Employees participating in the District's insurance package who resign during the school year will receive insurance coverage through the last day of the month following the effective resignation date.

Employees participating in the District's insurance package whose contracts are not renewed for the following school year will continue to receive coverage through August 31 of that year.

Employees on a temporary contract through the end of the school year who participate in the District insurance package will be covered through July 31<sup>st</sup>.

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Workers Compensation Insurance

The school districts provide compensation coverage to insure all employees against loss of income as the result of work-connected illness or injury. Employees are entitled to expenses of medical care, hospital treatment, medicines, nursing care resulting from such illness or injury.

A disabled employee is entitled to weekly payments from the Insurance Fund for the time he is off work because of such injury or illness. Payment is not made for the first three (3) days of absence unless the employee is hospitalized or if the employee is absent fourteen (14) or more days.

An employee who is absent from work as a result of job-related illness or injury will be entitled to Industrial Accident or Illness Leave per the Collective Bargaining Agreement.

As long as an employee, who is absent from work as a result of job-connected illness or injury, has adequate sick leave to his credit, it will be the policy of the school district to grant as much of his accumulated sick leave as, when added to his disability indemnity, will result in a payment to him of not more than his full salary or wage.

Early Retirement Benefits

The District will provide health benefits at District expense for certificated employees and dependent(s) when applicable, who retire after attaining age fifty-five (55) and prior to age sixty-five (65) and who have ten (10) or more full years service in the district.

1. To be eligible for this program, the employee must:
  - a. Have completed ten (10) consecutive years of full-time service in the District immediately prior to retirement.

- b. Have reached the age of fifty-five (55), but not passed the age of sixty-four (64) on the effective date of retirement as requested by the teacher.

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- c. Teachers shall have reached at least Class V (B.A. + 60) on the salary schedule.
2. For the purpose of this plan only, any leave provided for in the Master Contract or District approved leave shall not be considered a break in full-time service.
3. The plan shall include those persons who are employed by the District on or after the 1979-80 school year. The plan shall not be retroactive to include employees who are presently retired.
4. The employee will be eligible for the District paid health benefits during early retirement only between the ages of fifty-five (55) and his/her sixty-fifth (65th) birthday. Benefits provided by the District will terminate at death or at the end of the month in which the retiree becomes sixty-five (65), whichever occurs first.
5. Health benefits provided in this plan will include all health benefit coverage, such as medical care, prescription drug benefits, dental insurance, vision insurance and life insurance, as are provided by the district for active employees during the period that these early retirement benefits are provided. Coverage specifically prohibited by the insurance carrier will not be provided. Premiums for these health benefits will be paid by the District in accordance with policy relating to active employees.

Survivor Benefits Under District Early Retirement Program

Eligible currently enrolled dependents of a deceased retired employee, who were participating in the district Early Retirement Program at the time of death, are eligible upon application to receive the district Medical Care benefits under the

same conditions and for the same duration as the deceased early retiree, as long as the premium costs are paid by the survivor. Application to continue to receive Medical care benefits must be made to the health plan Administrator within thirty-one (31) days after the death of the retiree. Quarterly payments shall be made by the survivor to the health plan Administrator.

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#### Employee Paid Retirement Benefits

Employees participating in the early retirement program or employees retiring at age 65, but not later than age 69 may, for one year, continue health benefit coverage not specifically prohibited by the carrier in accordance with District policy relating to active employees. Premium costs will be borne by the employee with payment made to the payroll Department each month in advance.

#### Psychological Services

Employees may utilize psychological services as provided by the Health Benefit Plan adopted through Central Valley Trust (CVT) for Health Benefits. Any costs associated with these services which extend beyond the services provided through the Central Valley Trust (CVT) shall be assumed by the employee utilizing the services.

#### **E. Reports Required**

None

#### **F. Record Retention**

1. Personnel Memo maintained in Personnel and Payroll
2. Disability Withholding Report from Provident Life & Accident Insurance Company maintained in Payroll.

3. Medicare letters from Health Insurance Provider maintained in Payroll.

**G. Responsible Administrative Unit**

Human Resources  
Payroll

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**H. Approved By**

Associate Superintendent for Human Resources

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EL BD: 8/1/67

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