

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. The District will make appropriate insurance coverage options available to employees at their expense to suit their particular needs.
3. 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

Insurance, Health and Welfare Benefit forms

D. Procedure

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 an approved work-related injury or illness. Payment is made for the first seven days of absence only if the employee is hospitalized. No payment is made for the day of the injury.

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.

INSURANCE/HEALTH AND WELFARE BENEFITS (continued)

Early Retirement Benefits

1. DISTRICT PAID RETIREMENT BENEFITS

The Boards of Trustees will provide health benefits at District expense for classified employees 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.

- a. To be eligible for this program the employee must:
 - 1) Have completed ten (10) consecutive years of full-time service in the District immediately prior to retirement. District approved leave shall be considered consecutive full-time service.
 - 2) Have reached the age of fifty-five (55) but not passed age of sixty-four (64) at beginning of retirement.
- b. The plan shall include those persons who are employed by the District on or after the 1980-81 school year. The plan shall not be retroactive to include employees who are presently retired.
- c. 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-five (65) 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.
- d. Health benefits provided in this plan will include all health benefit coverages, 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. Coverages 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.

INSURANCE/HEALTH AND WELFARE BENEFITS (continued)

2. 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 no cost is accrued to the District. Application to continue to receive Medical Care benefits must be made to the health plan Administrator within 31 days after the death of the retiree. Quarterly payments shall be made by the survivor to the health plan Administrator.

3. 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 cost will be borne by the employee with payment made to the payroll department by the first of each month for that month.

E. Reports Required

None

F. Record Retention

None

G. Responsible Administrative Unit

Human Resources
Payroll

Human Resources - Classified

AR 4254 (c)

INSURANCE/HEALTH AND WELFARE BENEFITS (continued)

H. Approved By

Associate Superintendent for Human Resources

Regulation Adopted:
HS BD: 8/1/67
EL BD: 8/1/67

Regulation Revised:
HS BD: 1/20/81
EL BD: 1/13/81
TUSD: 11/25/97