

HAMPTON TOWNSHIP SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: June 23, 2004

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 its employees.
2. Authority SC 513, 774	<p>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 established guidelines.</p> <p>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided by policy, price of desired coverage, and assurance of coverage.</p>
3. Guidelines	<p>Liability insurance for the district shall include coverage for administrators in accordance with the provisions of the administrative compensation plan or individual contract.</p> <p>Health care insurance shall include coverage for administrators and regularly employed staff members in accordance with the provisions of an administrative compensation plan, individual contract, or applicable collective bargaining agreement.</p> <p>Group life insurance shall include coverage for administrators and regularly employed staff members in accordance with the provisions of an administrative compensation plan, individual contract, or applicable collective bargaining agreement.</p> <p>Disability insurance shall include coverage for regularly employed staff members in accordance with the provisions of an applicable collective bargaining agreement.</p>

COBRA

In the event of a qualifying event to the employee, 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 plan administrator has fourteen (14) days to notify the employee of the 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 rights to continue coverage after being advised by the employee or dependent that the event has occurred.

<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>
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Termination of employment (except for gross misconduct)	Up to 18 months
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Reduction of the employee's hours which results in loss of coverage	Up to 18 months
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Death of an employee	Up to 36 months
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Divorce	Up to 36 months
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Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months
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Dependent child no longer meets definition of an eligible dependent	Up to 36 months
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Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.