

TRUMBULL PUBLIC SCHOOLS  
BOARD OF EDUCATION  
POLICY MANUAL

SECTION: 4000  
CATEGORY: Personnel  
POLICY CODE: 4112.5/ Staff Fringe Benefits

**CONTINUATION OF HEALTH INSURANCE COVERAGE**

Policy

The Board of Education will grant to employees who retire prior to the age of 65 and to employees who terminate regardless of age the right to subscribe to all health insurance plans which are available to said employees upon the date of their retirement or termination in accordance with the regulations set forth on the following page and COBRA.

Adopted: 07/14/81  
Approved Revision: 09/11/89  
Approved Revision: 08/06/02  
Approved Revision: 07/12/05

Regulations

1. Employees must be eligible to retire under the Connecticut Teachers' Retirement System, Town of Trumbull Retirement Plan or Federal Social Security System in order to qualify for coverage under applicable health insurance coverage prior to age 65.
2. Qualified employees and/or their spouses may subscribe to applicable health insurance plans.
3. Coverage under applicable health insurance plans will be offered to qualified employees and/or their spouses until said employees reach their 65th birthday thereafter, coverage will be under health insurance plans which are independent of the Board of Education. Teachers not eligible for Medicare A will continue to be covered by the Board of Education health plan.
4. Employees who experience termination of employment (other than for gross misconduct), leave of absence or reduction in work hours may elect COBRA for themselves and their dependents until Medicare begins at age 65.
5. Qualified employees and/or their spouses will be required to bear the entire premium cost of applicable health insurance plans. Quarterly payments are due in advance on dates and in the manner to be prescribed by the Business Office.
6. In any event, regardless of age, employees who terminate for any reason shall be eligible to participate at their own expense in health insurance coverage available at the time of termination for a period not to exceed 18 months from the date of termination in accordance with COBRA.

Adopted: 07/14/81

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Reference

- Title X of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
- Connecticut General Statutes, Sec. 10-183t. Health insurance; Plans maintained by Teachers' Retirement Board and boards of education; state payment of premiums on behalf of members; use of one per cent voluntary contributions.
- Connecticut Public Act 03-77