

All Personnel

BP 4154(a)
4254
4354

HEALTH AND WELFARE BENEFITS

The Baldy View Regional Occupational Program (ROP) shall provide health and welfare benefits for its employees in accordance with state and federal law. The ROP shall:

1. Approve an annual health and welfare benefit program for all full-time employees.
2. Extend health and welfare benefits to regular part-time employees who are scheduled to work 50% or more of a regular full-time assignment.
3. Not provide health and welfare benefit programs for substitute or short term employees or employees who work less than 50% of full time.
4. Except as otherwise required by the Family Medical Leave Act (FMLA), California Family Rights Act (CFRA) or Education Code, employees on paid or unpaid extended sick leave will not earn health and welfare benefit monies. These employees will continue to be covered under the health and welfare plans offered through Baldy View ROP; however, will be responsible for paying their premiums directly to Baldy View ROP in advance of the premium due date or be dropped from their health, vision, dental and/or life insurance plans.
5. Require all employees employed 50% or more to enroll in a health insurance program offered for employee coverage unless the employee certifies in writing that they are covered under another group health insurance plan.

Retired Employees

To recognize the value of long-term service, the ROP will provide to a retiring employee and their spouse health, dental, and vision coverage in an ROP-approved health, vision, and dental plan.

The premium paid to the approved health, dental, or vision plan provider(s) for the retiring full-time employee and their spouse will depend on the coverage selected and may be up to but will not exceed the approved health and welfare benefit program dollar amount for regular full-time employees. The premium paid to the approved health, dental or vision plan provider(s) for any regular part-time retiring employee who was scheduled to work 50 percent or more of a regular full-time assignment and their spouse will depend on the coverage selected and will not exceed a pro-rated dollar amount equal to their part-time assignment.

HEALTH AND WELFARE BENEFITS (continued)

To qualify to receive these benefits, the retiring employee must have been scheduled to work for Baldy View ROP 50 percent or more of a regular full-time assignment; must have attained the age of 55 years with 15 or more years of service including five years of out-of-the-district allowable service credit to the ROP; will be receiving monthly retirement benefits from the State Teachers Retirement System or the Public Employees Retirement System; and have submitted a letter of resignation for purpose of retirement to the Baldy View Regional Occupational Program after January 14, 2004.

This benefit will cease for the employee and his/her spouse upon death of employee or when employee reaches age 65.

Legal Reference:

EDUCATION CODE

7000-7008 Health and welfare benefits, retired certificated employees

17566 Self-insurance fund

35208 Liability insurance

35214 Liability insurance (self-insurance)

44041-44042 Payroll deductions for collection of premiums

44986 Leave of absence, state disability benefits

45136 Benefits for classified employees

CIVIL CODE

56.10-56.16 Disclosure of information by medical providers

56.20-56.245 Use and disclosure of medical information by employers

FAMILY CODE

297-297.5 Rights, protections and benefits under law; registered domestic partners

GOVERNMENT CODE

22750-22944 Public Employees' Medical and Hospital Care Act

53200-53210 Group insurance

HEALTH AND SAFETY CODE

1366.20-1366.29 Cal-COBRA program, health insurance

1367.08 Disclosure of fees and commissions paid related to health care service plan

1373 Health services plan, coverage for dependent children over 18 who are full-time students

1373.621 Continuation coverage, age 60 or older after five years with district

1374.58 Coverage for registered domestic partners, health service plans and health insurers

INSURANCE CODE

10116.5 Continuation coverage, age 60 or older after five years with district

10128.50-10128.59 Cal-COBRA program, disability insurance

10277-10278 Group and individual health insurance, coverage for dependent children

10604.5 Annual disclosure of fees and commissions paid

12670-12692.5 Conversion coverage

LABOR CODE

2800.2 Notification of conversion and continuation coverage

4856 Health benefits for spouse of peace officer killed in performance of duties

UNEMPLOYMENT INSURANCE CODE

2613 Education program; notice of rights and benefits

UNITED STATES CODE, TITLE 1

7 Definition of marriage, spouse

HEALTH AND WELFARE BENEFITS (continued)

Legal Reference: (continued)

UNITED STATES CODE, TITLE 26

139C COBRA premium assistance, elimination of subsidy for high-income individuals

4980B COBRA continuation coverage

6432 COBRA premium assistance

6720C COBRA premium assistance, failure to notify health plan of cessation of eligibility

UNITED STATES CODE, TITLE 29

1161-1168 COBRA continuation coverage

UNITED STATES CODE, TITLE 42

1395-1395g Medicare benefits

CODE OF FEDERAL REGULATIONS, TITLE 26

54.4980B-1-54.4980B-10 COBRA continuation coverage

CODE OF FEDERAL REGULATIONS, TITLE 45

164.500-164.534 Health Insurance Portability and Accountability Act (HIPAA)

Management Resources:

INTERNAL REVENUE SERVICE GUIDANCE

Premium Assistance for COBRA Benefits, Notice 2009-27

WEB SITES

CSBA: <http://www.csba.org>

California Department of Industrial Relations: <http://www.dir.ca.gov>

California Employment Development Department: <http://www.edd.ca.gov>

Internal Revenue Service: <http://www.irs.gov>

U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services:
<http://www.cms.hhs.gov>

U.S. Department of Labor: <http://www.dol.gov>