

Insurance Eligibility

Employees shall be eligible for benefits effective the first day of employment. If an employee goes into an unpaid status, coverage will terminate effective at the end of the month in which they go into an unpaid status. An employee returning from an unpaid status becomes eligible again upon their first day of return. Eligibility definitions for each employee group are included in the below chart. Employees have 30 calendar days from the first day of employment to enroll. Any changes or adding/removing of benefits should be done at open enrollment or when moving from single to family within 30 days of the qualifying event. Changes related to birth or adoption within 60 days of the qualifying event when moving from single to family coverage. Any changes made with family coverage are recommended to be completed within 30 days of the qualifying event. Please note that additional documentation may be requested for proof of qualifying events. There will be a medical open enrollment annually. In addition, employees that are not classified below will have an annual look back of 12 months to identify if they meet the minimum requirements, average of 30 hours a week, as outlined in the Affordable Care Act to be eligible for medical benefits. The calculations will be based on 52 weeks, except for those positions as identified as only being available to work during the school year, which will be calculated based on 39 weeks.

Employee Group	Benefit	Minimum Eligibility Requirement(s)
Teacher/Nurse	Medical/Dental/Vision/Flex/Life/LTD	A minimum of a .5 FTE
Administrator	Medical/Dental/Vision/Flex/Life/LTD	All FTEs eligible
Para Educator	Medical	Scheduled a minimum of 5 hours per day
	Dental/Vision	Scheduled a minimum of 4 hours per day
	Life/LTD	Scheduled a minimum of 27 hours per week
Secretarial	Medical/Dental/Vision/Flex/Life/LTD	Scheduled a minimum of 4 hours per day (Single Coverage)
	Medical/Dental/Vision/Flex/Life/LTD	Scheduled a minimum of 6 hours per day (Family Coverage)
Maintenance	Medical/Dental/Vision/Flex/Life/LTD	Scheduled a minimum of 30 hours per week
Food Service	Medical	Scheduled a minimum of 20 hours per week (Hired prior to 7/1/93)
	Medical	Scheduled a minimum of 30 hours per week (Hired after 7/1/93)
	Vision	Scheduled a minimum of 6 hours per day
	Dental/Life/LTD	Scheduled a minimum of 4 hours per day
Custodial	Medical/Dental/Vision/Flex/Life/LTD	Scheduled an average of 4 hours per day (Single Coverage)
	Medical/Dental/Vision/Flex/Life/LTD	Scheduled an average of 6 hours per day (Family Coverage)
Non-Bargaining	Medical/Dental/Vision/Flex/Life/LTD	A minimum of 30 hours per week
Temp at Will	Medical/Dental/Vision/Flex/Life/LTD	Not eligible - except for special extended TAW approved by Director of Human Resources

Substitute Employees	Medical/Dental/Vision/Flex/Life/LTD	Not eligible
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* Flexible spending is available for anyone scheduled to work over 16 hours weekly, except for TAW and Subs.

Termination of Coverage

An employee's insurance coverage will terminate at the end of the month in which employment ends from the district. However, when a certified teacher resigns after completion of an entire school year, their insurance will end at the end of the month prior to their last contracted payment. When an employee terminates during a leave period (ex. Summer break), coverage will terminate the end of the month in which the employee acknowledges their resignation, either the date in which they communicated the resignation, or signed the resignation document; whichever is earliest. Coverage is also terminated at the end of the month in which an employee goes into an unpaid employment status. Coverage is then reinstated the first day of return. In the event an employee goes into an unpaid status when on FMLA, Work Comp, or Maternity Leave, insurance shall stay in effect. When an employee has not paid their portion of insurance due to an unpaid leave the insurance payments will then be distributed amongst the least number of checks to get employees caught up. An employee can choose to pay this portion while out on those specified leaves or pay a lump sum upon their return.