

Cache County School District

Policy Series 5000: Personnel

Policy No. 5420

Insurance

I. The following kinds of insurance are provided all employees of the District:

- A. Liability: Covers liability which accrues directly from the work assigned.
- B. Workmen's compensation: Covers accidents which occur while on the job.

II. Employees who work full-time (7 or more hours per day) are provided:

- A. "Base Plan" of Hospitalization, Surgical, Catastrophic, Long Term Disability, and Life Insurance, as adopted annually. An "Optional Plan" of Hospitalization, Surgical, Catastrophic, Long Term Disability, and Life Insurance may be available, but the employee must pay the additional premium through payroll deduction.
- B. The Board of Education will pay the total "Base Plan" premium for everyone eligible for coverage. Certificated employees are considered on either one-half or full-time basis.
- C. Employees working less than full-time are provided coverage as follows:

Certified	Board Pays	Employee Pays
Elementary (two teachers share contract)	Single Coverage	Additional Coverage
Secondary (half, up to not Including full-time)	Single coverage (or) "FTE" portion couple/family	Additional Coverage
Secondary (less than half)	"FTE" portion of single	Additional Coverage

- D. When the employee and spouse are both employed and insured by the Cache County School District, the employee whose birthday comes first in the calendar year should sign up for family or couple (if no children are insured) coverage and the spouse should sign up for single coverage. This will provide "coordination of benefits" for those insured.
- E. Unmarried dependent children, age 26 or more, are not eligible for coverage under the group program. They may receive coverage on a separate basis, but the employee must pay the premium.
- F. Coverage under the health insurance plan for all eligible people now employed will Become effective September 1st. Any eligible person employed after this date will be covered beginning on the first day of the calendar month next following the date he/she commences active employment. Such an employee must complete proper application forms prior to the effective date.
- G. Group insurance coverage will terminate at the end of the calendar month in which employment is discontinued.

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- H. It is the responsibility of each employee covered by the group insurance plan in the Cache County School District to immediately notify the District Office of any change of his or her dependents that would affect their eligibility for insurance coverage. If an employee fails to notify the District Office of these changes, he/she will be held financially responsible to repay any loss in premium payments suffered by the District due to his/her negligence.

III. A “Flexible Spending Account” will be available for all employees as a tax deferred account from which health care payments beyond insurance coverage can be made. The account will be in accordance to federal regulations, and shall include medical, vision, dental, and child care.

IV. Any new or proposed long-term disability, life insurance, health and accident insurance, dental insurance, and flex spending plan which the District offers to eligible employees must be presented to the insurance committee and approved by the negotiation teams prior to any business dealings in the schools.

- A. The committee is to meet quarterly to review usage with the purpose of reviewing cost containment and quality of service and to report to their respective associations.
- B. The insurance committee will also receive an annual report from the current insurance carrier.
- C. The insurance committee will then make a recommendation to the negotiation teams.
- D. The committee is made up of five administrative, five classified, and five certificated personnel, appointed by the respective associations.
 - 1. At least two of the certificated personnel appointed to the insurance committee will also serve as members of the CEA negotiation team.

Legal References:

Synopsis:

Approved by the Board of Education: July 1, 1990. Last Revised: October 1, 1999. Prior Revised dates: 6/1/1999.