

Cache County School District

Policy Series 5000: Personnel

Policy No. 5425

Classified Insurance

I. Insurance

- A. The following kinds of insurance are provided all employees of the District:
 - 1. Liability - Covers liability which accrues directly from the work assigned.
 - 2. Worker's Compensation - Covers accidents which occur while on the job.
- B. Employees who work full-time (7 or more hours per day) are provided:
 - 1. "Base Plan" of Hospitalization, Surgical, Catastrophic, Long Term Disability, and Life Insurance, as adopted annually.
 - 2. 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.
- C. The Board will pay the total "Base Plan" premium for everyone eligible for coverage. The Board will pay "Single" coverage for Classified Employees who work less than 7 hours and 5 or more hours per day and employees must pay for additional coverage.
- D. Employees working less than full time are provided coverage as follows:

Classified Hours Worked	Board Pays	Employees Pays
7	100% of any coverage	N/A
6	100% Single Only or 6/7ths of couple or family coverage	1/7th of couple/family
5	100% Single or 5/7ths of couple family coverage	2/7ths of couple/family
4	4/7ths of single, couple, family coverage	3/7ths of single/couple/family

New hires as of July 1, 2011 and classified employees who are not eligible for District insurance benefits (under 4 hours) or who currently do not access the District insurance benefits will be required to work an average of 6.1 hours per day to be eligible for District insurance benefits

- E. 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 other spouse should sign up for single coverage. This will provide "coordination of benefits" for those insured.

Cache County School District

Policy Series 5000: Personnel

- F. Children, age 26 or more, are not eligible for coverage under the group program. They may receive coverage on a separate basis, pursuant to federal law, but the employee must pay the premium.
- G. 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 following the date he/she commences active employment. Said employee must complete proper application forms prior to the effective date.
- H. Group insurance coverage will terminate at the end of the calendar month in which employment is discontinued.
- I. 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.
- J. A "Flexible Spending Account" will be available for all employees as a tax free 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.

Legal References:

Synopsis:

Approved by the Board of Education: September 1, 1994. Last Revised: June 7, 2012. Prior Revised Dates: 6/1/1995; 9/1/1997.