

HCCS

Employee Guide



Approved by the Board of School Trustees on July 20, 2026
Effective August 1, 2026

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Introduction

This Employee Guide outlines HCCS's current personnel policies and employee benefits. If you have any questions about the information provided in this Employee Guide, please speak with your supervisor or contact the Human Resources Department.

Please note that the information in this Guide does not and is not intended to create a contract of employment or employment benefits. Except where bound by the Collective Bargaining Agreement for certified staff as set forth in Indiana Code 20-29-6-7, HCCSC has the right to interpret, modify or deviate from this Guide at any time and in its sole discretion.

Administrative Staff

Information regarding salary, contract days, and other benefits for administrative staff can be found in the Administrator Handbook.

Certified Staff

Information regarding salary, wages, and wage-related benefits for certified staff may be viewed in the Teacher Contract book located on the HCCS Employee Intranet.

Classified Staff

Information addressing classified staff can be found in the Classified Employee Handbook located on the HCCS website.

Staff Expectations

HCCS has a number of expectations for staff members as individuals. These expectations are in addition to any requirement specified in the job description for the position held by an employee. These expectations are not to be construed as limitations on an employee's individual rights, but primarily are stated as a guide and interpretation of certain aspects of ethical behavior. All employees have a responsibility to:

1. Be familiar with, and abide by, Indiana State laws applicable to their work and School Board Policies and Administrative Guidelines designed to implement them.
2. Conduct themselves in a manner that not only reflects credit to HCCS but that sets forth a positive role model for students to emulate.
3. Carry out their assigned responsibilities with conscientious concern.
4. Support and enforce School Board Policies and Administrative Guidelines in regard to students.
5. Staff will sign a Confidentiality Statement at the time of hire that outlines HCCS expectations in regard to confidentiality of student information, staff information and general privacy concerns.
6. Be groomed in such a manner that appearance does not disrupt the educational process or cause a health or safety issue.

EMPLOYEE POLICIES

Nondiscrimination and Equal Employment Opportunity (School Board Policy 3122/4122)

HCCS will recruit, hire, train and promote persons in all job classifications without regard to race, color, religion, national origin, sex, age (except where sex or age is a bonafide occupational qualification as defined by law), sexual orientation, or physical/mental disability (except where the disability prevents the individual from being able to perform the essential functions of the job and cannot be reasonably accommodated in full compliance with the law), or any other characteristic protected by applicable law. HCCS will make employment decisions so as to further the principle of equal employment opportunity.

HCCS will ensure that promotion decisions are in accord with the principle of equal employment opportunity by imposing only valid and nondiscriminatory requirements for promotional opportunities. HCCS will also work to provide that all employment decisions and actions, including but not limited to, compensation, benefits, transfers, promotions, layoffs, returns from layoff, terminations, HCCS sponsored training, education and social and recreational programs, will be administered without regard to race, color, religion, sex, age, national origin, sexual orientation, or disability.

Specific questions regarding compliance should be directed to the Superintendent, Deputy Superintendent or the Director of Human Resources.

Section 504/ADA Prohibition Against Disability Discrimination in Employment (School Board Policy 3123/4123 Section 504)

The Board of School Trustees prohibits discrimination against any employee or applicant based upon his/her disability. As such, the Board will not engage in employment practices or adopt policies that discriminate based on disability, or otherwise discriminate against qualified individuals with disabilities regarding job application procedures, the hiring, advancement or discharge of employees, employee compensation, job training, or other terms, conditions and privileges of employment. The Board further will not limit, segregate, or classify applicants or employees in any way that adversely affects their opportunities or status because of disability. Additionally, the Board will not participate in any contractual or other relationships that have the effect of subjecting qualified individuals with disabilities who are applicants or employees to discrimination based on disability.

Anti-Harassment (School Board Policy 3362/4362)

HCCS is committed to maintaining an educational and work environment, which is free from all forms of unlawful harassment, including sexual harassment. This commitment applies to all HCCS operations, programs and activities. All students, administrators, teachers and staff share responsibility for avoiding, discouraging, and reporting any form of unlawful harassment. This applies to conduct occurring on school property or at another location if such conduct occurs during an activity sponsored by HCCS. Policy can be viewed on the corporation website.

HCCS will enforce its prohibition against harassment based on sex, race, color, national origin, religion, disability or any other unlawful basis, and encourages those within the HCCS community as well as third parties who feel aggrieved to seek assistance to rectify the problem. HCCS will investigate all allegations of harassment. Individuals who are found to have engaged in unlawful harassment will be subject to appropriate disciplinary actions. Specific questions should be directed to the Superintendent, Deputy Superintendent, or the Director of Human Resources.

Employment of Support Staff (Classified Staff Policy 4120)

This Guide should not be construed as a contract or guarantee of continued employment. HCCS has the right to terminate employment at any time without having to establish “just cause” for termination and without warning.

Drug-Free Workplace (School Board Policy 3122.01/4122.01)

HCCS will not tolerate or condone substance abuse. It is the policy of HCCS to work to maintain an environment free from alcohol and other drug abuse and its effects. The unlawful manufacture, distribution, dispensation, possession or use of a controlled substance in the workplace or in conjunction with an HCCS activity is prohibited. Further, it is the policy of HCCS those employees who:

1. Engage in the sale, use, possession, or transfer of illegal drugs or controlled substances or
2. Offer to buy or sell such substance or
3. Use or are materially affected by alcohol or
4. Abuse prescribed drugs

on HCCS property, in an HCCS vehicle, or in conjunction with an HCCS activity will be subject to being required to satisfactorily participate in a substance assistance or rehabilitation program approved by the School Board and/or disciplinary action up to and including suspension and/or termination of employment in accordance with applicable law.

Reasonable Suspicion Policy

“Reasonable suspicion” is defined as specific observations of employee conduct including but not limited to an employee’s appearance, behavior, speech, body odor or any other physical signs or symptoms of being under the influence of alcohol or drugs. If an employee observes or suspects such behavior, immediately contact the Chief Financial Officer. Any violation of HCCS’s Drug Free Workplace policy constitutes discipline up to and including termination. Employees are encouraged to report suspected manufacture, distribution, dispensation, possession or use of any controlled substance to their supervisor or the Superintendent.

Tobacco Use Prevention (School Board Policy 3215/4215)

HCCS is committed to providing an environment free of health hazards. The School Board recognizes that the use of tobacco presents a health hazard which can have consequences both for the user and nonuser. In accordance with United States Federal and Indiana State Law, the use of tobacco products, including cigar, cigarette, pipe, smokeless tobacco, snuff, vaping or any other matter of substance that contains tobacco or nicotine, is prohibited in any of the buildings, grounds, or vehicles belonging to HCCS.

Personal Background Checks, References, and Mandatory Reporting (School Board Policy 3121/4121)

Each employee shall be required to report an arrest or the filing of criminal charges against the employee; and conviction of criminal charges to the Superintendent within two (2) business days of the occurrence. The Superintendent will review each report and will take appropriate action based upon the circumstances of the situation. Failure to report information may result in disciplinary action up to and including termination.

Personal Background Checks, References, and Mandatory Reporting (5 year checks) (School Board Policy 3121/4121)

Expanded criminal background checks are completed on employees over a period not to exceed five (5) years by annually conducting updated expanded criminal history checks for at least

one-fifth (1/5) of employees. The Corporation shall conduct and pay the expense for updated expanded criminal history checks.

Weapons and Safety

HCCS employees may not store weapons at work, carry weapons (including in a purse or other bag), or store them in a personal vehicle (except locked in the trunk, kept in the glove compartment of the employee's locked motor vehicle, or stored out of plain sight in the employee's locked motor vehicle) in the course of employment or on any HCCS property, regardless of any legal permit to do so. If an employee has concerns about safety, notify their supervisor and/or administrator. HCCS will cooperate with law enforcement officials to ensure continued safety of employees.

Report Child Abuse

If an employee has reason to believe that a student may be a victim of abuse or neglect, then the employee is required by law to report it to the Indiana Department of Child of Protective Services ("DCS") or local law enforcement immediately. The employee should notify his or her building principal/supervisor immediately following the report being made to DCS or local law enforcement. Reporting any suspicion will not put employment in jeopardy, but failure to timely report may subject the employee to disciplinary action up to and including termination.

Cell Phone Usage

Excessive use of cell phones for personal use interferes with employee productivity and is distracting to co-workers and will not be tolerated. To avoid disruptions and ensure productivity, cell phones are not to be used for non-work purposes during work time. Employees are encouraged to make personal calls and text messaging on non-work time. However, HCCS does recognize that occasionally personal phone calls and texts must be made or received during the workday. These calls and texts should be kept to a minimum, so they do not interfere with the workflow. If employee usage of cell phones for personal reasons causes disruptions or loss in productivity, the employee may be subject to disciplinary action.

Staff Technology Acceptable Use and Safety (School Board Policy 7540.04)

Staff members are responsible for their behavior on HCCS technology devices, networks and the Internet just as they are in classrooms, school hallways, and other school premises and school-sponsored events. Communications on the Internet are often public in nature. General school rules for behavior and communication apply.

Users who disregard this policy and its accompanying guidelines may have their privileges suspended or revoked, and disciplinary action taken against them. Users granted access to the Internet through HCCS technology devices assume personal responsibility and liability, both civil and criminal, for uses of the Internet not authorized by this policy and its accompanying guidelines. HCCS utilizes software and/or hardware to monitor online activity of staff members to restrict access to material that is obscene, objectionable, inappropriate, and or/ harmful to minors. All employees are required to sign a "Staff Network and Internet Responsible Use and Safety Agreement" to abide by the terms and conditions of this policy and its accompanying guidelines upon hire.

Social Media

Social media can mean many things in a rapidly expanding world of electronic communication. Social media includes all means of communicating or posting information or content of any sort on the Internet, including a web log or blog, personal website, social networking website, whether or not associated or affiliated with HCCS, as well as any other form of electronic communication. Ultimately, individuals are solely responsible for all forms of online communication.

Online behavior should reflect community standards of honesty, respect and consideration. Employees may not disclose any confidential information pertaining to HCCS, including information about students and/or their families. An employee should not “friend” or “follow” a current student that is not a family member on a personal site. “Friending” parents or students is discouraged as it blurs the line between personal and professional life. If an employee utilizes social media for a school club or school related activity, it is encouraged that the employee creates a group page for that group as opposed to “friend requests” for group members.

Any conduct online or in a public forum that adversely affects job performance, the performance of fellow associates or otherwise adversely affects HCCS students, staff, administration or others associated with HCCS may result in disciplinary action up to and including termination.

Motor Vehicle Requirements

An employee must possess a valid Indiana Driver’s License if driving an HCCS vehicle is a requirement of the position. The following is a list of offenses, occurring any time in the last seven (7) years that would be deemed unacceptable to drive an HCCS vehicle:

- Driving while under the influence/driving while intoxicated (DUI/DWI)
- Reckless driving
- Suspended license
- Speeding 25 mph or more above the speed limit
- Drug offense
- Hit and run/leaving the scene of an accident
- Two (2) or more “at fault” accidents
- Three (3) or more moving violations in the past 3 years
- Less than one (1) year of driving experience with violations
- Vehicular homicide
- An “at fault” accident assigned eight (8) or more points

Any employee who is charged with a Driving Under the Influence, Operating While Intoxicated, or reckless driving offense may be terminated if that position requires them to drive an HCCS vehicle. HCCS requires a copy of driver’s license, proof of insurance and authorization to pull Motor Vehicle Records.

Record Retention

Procedures for obtaining the approval to destroy school records are the same for destroying other public records. Each building should have the Retention Schedule that is dated November 12, 2025. The retention schedule for HCCS dictates how long to keep each type of record. Specific questions should be directed to the Chief Financial Officer or designee. Employees may not destroy or delete school records except as authorized by the Retention Schedule or by the Chief Financial Officer.

Employment of Relatives

When HCCS employs relatives or spouses, neither relative nor spouse will have a direct supervisor or administrative relationship with the other. No relatives will be shown preference for employment. Any undue influence will automatically eliminate consideration in either a temporary or a permanent position. The Administrator/Supervisor of the potential employee will not be part of the interview or decision-making process. Whenever possible, it is the belief of the school corporation that relatives or spouses should not be assigned to the same building.

Vacancies

As vacancies become known, they shall be posted in each HCCS location. Employees should apply for the position online through the Region 8 Education Service Center, Frontline Central and corporation website. Whenever practical and when in the best interest of HCCS, current employees will be given first consideration for vacancies and promotions. Promotion is voluntary and is generally based on demonstrated individual performance, skill level, and potential.

Worker's Compensation

HCCS is required to provide for payment of benefits under the Worker's Compensation Act of the State of Indiana. If an employee is injured while at work, they must report the injury immediately to their supervisor and complete an accident report. The accident report must be forwarded to the Human Resources Department within 24 hours of the incident. Employees must use the physician provided by HCCS for worker's compensation treatment. If an employee uses their personal physician, the treatment may not be covered under worker's compensation benefits. Any appointments for worker's compensation injuries should be made during the employee's regularly scheduled work hours. Worker's compensation benefits are paid to an employee who is injured and absent from work for an extended period of time after completion of a state-mandated waiting period.

Jury Duty

When an employee is directed to appear for jury duty during the regularly scheduled workday, HCCS shall pay the employee's full salary, and that employee shall pay the school corporation any daily remuneration granted by the court; reimbursement for incurred expenses (i.e. mileage) shall not be considered as daily remuneration. Any employee serving on jury duty who is released by the court from serving is required to return to work upon their dismissal if the dismissal time is within the regularly scheduled workday. If HCCS is not reimbursed the daily remuneration granted by the court within thirty (30) days by the employee, the day(s) wages will be deducted from either personal or vacation day(s) or that day(s) wages as an overpayment on the next scheduled pay date(s) after a two (2) week written notice is provided to the employee. The amount deducted for overpayment in any given paycheck shall not exceed the lesser of 25% of the employee's disposable earnings for that week or the amount by which the employee's disposable earnings for that week exceed thirty (30) times the federal minimum hourly wage in effect at the time the earnings are payable.

PROFESSIONAL DEVELOPMENT

HCCS encourages all employees to be lifelong learners. If an employee would like to attend a professional development opportunity, contact your supervisor to obtain the necessary paperwork and School Board approval (when applicable) to attend the requested professional development opportunity.

SafeSchools Training

HCCS utilizes SafeSchools to provide mandatory training and professional development of all employees. Mandatory training courses are completed on an annual basis by all employees. Each supervisor may assign additional modules on topics related to a group's job requirements. All HCCS employees are assigned a SafeSchools username and are required to complete the assigned courses within the specified deadlines.

EMPLOYEE BENEFITS

Employee Assistance Program (EAP)

HCCS provides an employee assistance program to all employees (including employees on a leave of absence) and their families at no cost. This confidential service provides short-term counseling sessions with a trained professional who can assist with depression, grief counseling, family and marital problems, stress and anxiety management, drug/alcohol abuse, as well as other areas of mental health. Specific details about this program can be found on the HCCS website under the Employees/Insurance Trust link. Retirees with insurance coverage are not eligible to use the employee assistance program.

Health Insurance

Eligible employees are offered group health insurance. Specific details regarding coverage and plan options are outlined in the Benefits Guide which can be found at the HCCS website under the Employees/Insurance Trust link. For further information, please see Appendix A of this Guide.

Dental Insurance

Eligible employees are offered group dental insurance. Specific details regarding coverage and plan options are outlined in the Benefits Guide which can be found on the HCCS website under the Employees/Insurance Trust link. For further information, please see Appendix B of this Guide.

Vision Insurance

Eligible employees are offered group vision insurance. Specific details regarding coverage and plan options are outlined in the Benefits Guide which can be found on the HCCS website under the Employees/Insurance Trust link. For further information, please see Appendix C of this Guide.

Life Insurance

Eligible employees are enrolled in a group life insurance policy. Specific details regarding coverage are outlined in the Benefits Guide which can be found on the HCCS website under the Employees/Insurance Trust link. For further information, please see Appendix D of this Guide.

Long-Term Disability

Eligible employees are enrolled in a group long-term disability insurance policy. Specific details regarding coverage are outlined in the Benefits Guide which can be found on the HCCS website under the Employees/Insurance Trust link. For further information, please see Appendix E of this Guide.

Section 125 Program

To be eligible for participation, an employee must be employed for a minimum of fifteen (15) hours per week during the school year. For additional information about Section 125 benefits, please contact the Human Resources Department or refer to the Employee Guide.

COBRA Continuation Coverage

Federal law requires that HCCS give employees and their families a Notice of COBRA Continuation rights which outlines the opportunity to continue their health care coverage as a “qualified beneficiary” when there is a qualifying event that would result in a loss of coverage under the plan. Examples of qualifying events are termination of employment, reduction in hours, loss of coverage due to an employee’s death, divorce or legal separation, or a dependent child ceasing to be eligible for coverage. For further information, please see Appendix F of this Guide.

Family and Medical Leaves of Absence (“FMLA”) (School Board Policy 3430.01 /4430.01)

HCCS will comply with the Family Medical Leave Act of 1993 which provides twelve (12) weeks of unpaid leave to eligible employees for their own serious health condition, for care of a spouse, child or parent with a serious health condition, or birth, adoption or foster care of a child and twenty-six (26) weeks for a military service member FMLA. Employees who have been approved for FMLA on an intermittent basis are required to comply with the normal procedures for notifying the supervisor of an absence or the need to take time off and must identify the absence as FMLA related.

Leaves of Absence (School Board Policy 3430/4430)

HCCS complies with the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) as amended and Indiana law. For more information on requests for leave of absence for military service under USERRA, please contact the Director of Human Resources.

MISCELLANEOUS

Emergency Delays and Closings

If it is necessary to close or delay the start of school due to inclement weather, power failure or any other emergency, the Superintendent will notify the media of the closing. Employees are to listen to local radio and television stations for information. Employees may also sign up for electronic notification by downloading the ParentSquare App that allows for open communication through message, alerts, email, and text. ParentSquare information can be found on the HCCS website.

In the event of a 2-hour delay or school closing Classified Staff have the below options:

- Classified staff will be able to use any accrued benefit days available (sick or personal) – the employee must indicate this on their time sheet.
- If the Classified employee choose none of the options listed above, the day can be unpaid.

Direct Deposit of Paychecks

HCCS electronically deposits employee bi-weekly payroll checks into a personal savings or checking account. This process provides an easier, safer and faster deposit of wages and eliminates the problem of lost checks and late deposits. Based on the payroll cycle, it is possible that an employee's first pay may be twenty working days after a start date. Employees needing to make a change or update to their direct deposit must provide the Payroll Department with banking verification (voided check or documentation from a financial institution providing routing and account number.)

Payroll Procedures/Discrepancies

Contact the Payroll Department as soon as a discrepancy is noticed. Corrections to payroll will be made on the next pay date after notification. Employees should report any overpayment immediately to the HCCS payroll department. Any overpayments will be deducted from the employee's paycheck(s) after a two (2) week written notice is provided to the employee. The amount deducted for overpayment in any given paycheck shall not exceed the lesser of 25% of the employee's disposable earnings for that week or the amount by which the employee's disposable earnings for that week exceed thirty (30) times the federal minimum hourly wage in effect at the time the earnings are payable.

Emergency Contact Information

Each HCCS employee is required to fill out an annual emergency contact form, which will be kept in the building where you work. Contact your building Clinic Nurse/Assistant for the form to complete annually.

ID Badges

All HCCS employees will be issued an HCCS photo ID badge that must be worn at all times during the workday for security purposes.

APPENDIX A – Health Insurance

Eligible employees are offered group health insurance. Insurance benefits are available the first of the month following an employee's hire date. Specific details regarding the plan can be found on the HCCS website

Administrators on a 260-day contract that starts on July 1 will be eligible for insurance benefits on July 1. Other contracted administrators will begin insurance benefits the first of the month following the administrator's hire date.

For Administrative staff, coverage terminated at the end of the month in which the Administrator resigns. In cases of a termination, the coverage will end on the termination date.

Enrollment

Employees must complete the enrollment process even if coverage is waived. Enrollment in benefits is done through the PlanSource website at benefits.plansource.com/logon. Instructions for enrollment will be given to eligible employees by Human Resources.

An employee who declines coverage when first eligible for themselves or a family member may enroll at a later date if they experience a qualifying life event. Coverage must be requested within thirty (30) days of the date the other coverage ends. Otherwise, enrollment after the initial eligibility period will be limited to the annual open enrollment period.

Cost

HCCS pays 75% of health insurance premiums per month for Certified staff. HCCS pays 90% of health insurance premiums per month for Classified and Administrative staff.

Adding a Spouse or Child(ren) After the Initial Enrollment

Employees may add an eligible spouse or eligible dependent child(ren) by requesting coverage within thirty (30) days of the marriage, birth of a child, or placement of a child for adoption. Otherwise, enrollment after the initial eligibility period will be limited to the annual open enrollment period.

When Coverage Ends

For Classified staff, coverage terminates at the end of the month in which the Classified employee resigns. In cases of a termination, the coverage will end on the termination date.

For Certified staff resigning from HCCS and who have fulfilled their contracted days, coverage will end August 31 of that school year. For Certified staff resigning from HCCS prior to fulfilling their contracted days, coverage will end at the end of the month in which the Certified employee resigns.

For dependent children, coverage will end at midnight of the last day of the calendar year in which the child is 26 years of age.

APPENDIX B – Dental Insurance

Eligible employees are offered group dental insurance. Insurance benefits are available the first of the month following an employee's hire date. Specific details regarding the plan can be found on the HCCS website.

Administrators on a 260-day contract that starts on July 1 will be eligible for insurance benefits on July 1. Other contracted administrators will begin insurance benefits the first of the month following the administrator's hire date.

For Administrative staff, coverage terminated at the end of the month in which the Administrator resigns. In cases of a termination, the coverage will end on the termination date.

Enrollment

Employees must complete the enrollment process even if coverage is waived. Enrollment in benefits is done through the PlanSource website at benefits.plansource.com/login. Instructions for enrollment will be given to eligible employees by Human Resources.

An employee who declines coverage when first eligible for themselves or a family member may enroll at a later date if they experience a qualifying life event. Coverage must be requested within thirty (30) days of the date the other coverage ends. Otherwise, enrollment after the initial eligibility period will be limited to the annual open enrollment period.

Cost

HCCS does not contribute to the cost of the employee dental plan. This benefit is 100% employee paid.

Adding a Spouse or Child(ren) After the Initial Enrollment

Employees may add an eligible spouse or eligible dependent child(ren) by requesting coverage within thirty (30) days of the marriage, birth of a child, or placement of a child for adoption. Otherwise, enrollment after the initial eligibility period will be limited to the annual open enrollment period.

When Coverage Ends

For Classified staff, coverage terminates at the end of the month in which the Classified employee resigns. In cases of a termination, the coverage will end on the termination date.

For Certified staff resigning from HCCS and who have fulfilled their contracted days, coverage will end August 31 of that school year. For Certified staff resigning from HCCS prior to fulfilling their contracted days, coverage will end at the end of the month in which the Certified employee resigns.

For dependent children, coverage will end at midnight of the last day of the calendar year in which the child is 26 years of age.

APPENDIX C – Vision Insurance

Eligible employees are offered group vision insurance. Insurance benefits are available the first of the month following an employee's hire date. Specific details regarding the plan can be found on the HCCS website.

Administrators on a 260-day contract that starts on July 1 will be eligible for insurance benefits on July 1. Other contracted administrators will begin insurance benefits the first of the month following the administrator's hire date.

For Administrative staff, coverage terminated at the end of the month in which the Administrator resigns. In cases of a termination, the coverage will end on the termination date.

Enrollment

Employees must complete the enrollment process even if coverage is waived. Enrollment in benefits is done through the PlanSource website at benefits.plansource.com/login. Instructions for enrollment will be given to eligible employees by Human Resources.

An employee who declines coverage when first eligible for themselves or a family member may enroll at a later date if they experience a qualifying life event. Coverage must be requested within thirty (30) days of the date the other coverage ends. Otherwise, enrollment after the initial eligibility period will be limited to the annual open enrollment period.

Cost

HCCS does not contribute to the cost of the employee vision plan. This benefit is 100% employee paid.

Adding a Spouse or Child(ren) After the Initial Enrollment

Employees may add an eligible spouse or eligible dependent child(ren) by requesting coverage within thirty (30) days of the marriage, birth of a child, or placement of a child for adoption. Otherwise, enrollment after the initial eligibility period will be limited to the annual open enrollment period.

When Coverage Ends

For Classified staff, coverage terminates at the end of the month in which the Classified employee resigns. In cases of a termination, the coverage will end on the termination date.

For Certified staff resigning from HCCS and who have fulfilled their contracted days, coverage will end August 31 of that school year. For Certified staff resigning from HCCS prior to fulfilling their contracted days, coverage will end at the end of the month in which the Certified employee resigns.

For dependent children, coverage will end at midnight of the last day of the calendar year in which the child is 26 years of age.

APPENDIX D – Life Insurance

Eligible employees are offered a group term life insurance policy which includes benefits for accidental death and dismemberment. Insurance benefits are available the first of the month following an employee's hire date. Specific details regarding the plan can be found on the HCCS website.

Administrators on a 260-day contract that starts on July 1 will be eligible for insurance benefits on July 1. Other contracted administrators will begin insurance benefits the first of the month following the administrator's hire date.

For Administrative staff, coverage terminated at the end of the month in which the Administrator resigns. In cases of a termination, the coverage will end on the termination date.

Enrollment

Employees must complete the enrollment process through the PlanSource website at benefits.plansource.com/logon. Instructions for enrollment will be given to eligible employees by Human Resources.

Cost

Employees pay \$1.00 per calendar year.

Change of Life Insurance Beneficiary

An employee can make changes to their beneficiary designee online through the PlanSource website at benefits.plansource.com/logon.

Reduction in coverage

Coverage reduces to 65% when the employee reaches age 70.

When Coverage Ends

For Classified staff, coverage terminates at the end of the month in which the Classified employee resigns. In cases of a termination, the coverage will end on the termination date.

For Certified staff resigning from HCCS and who have fulfilled their contracted days, coverage will end August 31 of that school year. For Certified staff resigning from HCCS prior to fulfilling their contracted days, coverage will end at the end of the month in which the Certified employee resigns.

Filing a Claim

Please contact Human Resources with questions about filing a claim.

APPENDIX E – Long-Term Disability Insurance

Eligible employees are offered a group long-term disability insurance policy which replaces 67% of monthly earnings after an elimination period of ninety (90) continuous calendar days. Insurance benefits are available the first of the month following an employee's hire date. Specific details regarding the plan can be found on the HCCS website.

Enrollment

Employees must complete the enrollment process through the PlanSource website at benefits.plansource.com/logon. Instructions for enrollment will be given to eligible employees by Human Resources.

Cost

Employees pay \$1.00 per calendar year.

Change of Beneficiary

An employee can make changes to their beneficiary designee online through the PlanSource website at benefits.plansource.com/logon.

When Coverage Ends

For Classified staff, coverage terminates at the end of the month in which the Classified employee resigns. In cases of a termination, the coverage will end on the termination date.

For Certified staff resigning from HCCS and who have fulfilled their contracted days, coverage will end August 31 of that school year. For Certified staff resigning from HCCS prior to fulfilling their contracted days, coverage will end at the end of the month in which the Certified employee resigns.

Filing a Claim

Please contact Human Resources with questions about filing a claim.

APPENDIX F – COBRA Continuation of Coverage

Federal law requires that HCCS give employees and their families a Notice of COBRA Continuation Rights which outlines the opportunity to continue their health care coverage as a “qualified beneficiary” when there is a qualifying event that would result in a loss of coverage under the plan. Examples of qualifying events are termination of employment, reduction in hours, loss of coverage due to an employee’s death, divorce, or legal separation, the employee becoming eligible for Medicare benefits or a dependent child ceasing to be eligible for coverage.

Continuation coverage is the same coverage offered to other plan participants who are not receiving continuation coverage under COBRA. Each qualified beneficiary who elects continuation coverage will have the same rights under the Plan as other participants or beneficiaries covered by the plan, including special enrollment rights.

How Long Will COBRA Last?

In the case of a loss of coverage due to end of employment or reduction in hours of employment, coverage may be continued for up to eighteen (18) months.

In the case of losses of coverage due an employee’s death, divorce or legal separation, the employee becoming entitled to Medicare benefits or a dependent child ceasing to be a dependent under the terms of the plan, coverage may be continued for up to thirty-six (36) months.

How to Elect COBRA Continuation Coverage

At the time of a qualifying event, an employee will receive notification via U.S. Postal Mail of COBRA eligibility. There are timelines established by COBRA to make enrollment decisions. Questions about COBRA can be directed to Human Resources.

How Much Does COBRA Cost?

COBRA is 100% paid by the participant and a 2% COBRA administration fee is also charged to the participant. Payments are to be made monthly and are paid directly to the COBRA Administrator.

When will Continuation Coverage End?

Continuation coverage will terminate on the earlier of:

- The date required premium is not paid in full on time,
- The date a qualified beneficiary becomes covered after electing continuation coverage under another group health plan,
- The date a qualified beneficiary becomes entitled to Medicare benefits (under Part A, Part B or both) after electing continuation coverage,
- The date the continuation period ends, or
- The date the employer ceases to provide any group health plan for its employees