AR-4154
AR-4254
AR-4354

ALL PERSONNEL – HEALTH AND WELFARE BENEFITS

Note: COBRA (The Federal Consolidated Omnibus Reconciliation Act) mandates certain group health coverage requirements designed to alleviate lapses in coverage due to employee termination, death, separation, or divorce, reduction in hours, or eligibility for Medicare.

Under COBRA, district employees may retain health insurance coverage when they reduce their working hours and/or are separated from employment. Continued coverage through the district shall also be made available to an employee's spouse and dependents upon the employee's death, separation or divorce, eligibility for Medicare or upon termination of a child's dependent status under the district health insurance program. Employees who are fired for gross misconduct may not retain health insurance coverage.

Note: The cost of continued coverage may be charged to the employee or beneficiary, but it may not exceed 102% of the cost charged to active employees and their beneficiaries under the district health plan.

Persons who choose to retain health insurance coverage shall be charged the full costs of coverage within legal limits. Thos who have reduced their working hours or who have been released from employment may retain the coverage for no more than 18 months. All other qualifying persons may retain the coverage for no more than 18 months. Coverage will end if the employee or beneficiary 1) fails to pay the insurance premium; 2) secures health insurance coverage through subsequent employment or remarriage; or 3) becomes eligible for Medicare benefits.

Adoption Date: October 12, 2026