## INSURANCE AND ANNUITIES MANAGEMENT HEALTH AND LIFE INSURANCE

| Eligibility                                  | Beginning with the 2005 benefit plan year (January through De-<br>cember) anAN employee is eligible to participate in the District's<br>SELF FUNDED Health Care Trust Medical Plan if the employee is<br>a regular full-time or half-time employee, as defined herein below.   |
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| <b>Definitions</b><br>Full-Time Employee     | A full-time employee is an employee who is regularly scheduled to work <b>3</b> <del>3</del> 0 or more hours per week, and includes a certified employee who works more than 75 percent of a day.  |
| Half-Time<br>Employee                        | A half-time employee is an employee who is regularly scheduled to work 20 or more hours per week, but less than 30 hours per week.   |
| Part-Time<br>Employee                        | A part-time, intermittent, seasonal, or temporary employee is neteli-<br>gible to participate in the "plan <sub>=</sub> " AND WILL RECEIVED A PRO-<br>RATED DISTRICT CONTRIBUTION. SUBSTITUTE TEACHERS<br>AND TUTORS ARE ELIGIBLE AND WILL NOT RECEIVE A DIS-<br>TRICT CONTRIBUTION.   |
| Employee and<br>District Cost                | Employees and the District shall share the cost of providing bene-<br>fits. The Board periodically approves the employee contribution<br>amount based on the employee's employment status, coverage<br>plan selected, whether dependent coverage is elected, and other<br>factors. These varying contribution levels may change subject to<br>Board approval.  |
| <del>Half-Time</del><br><del>Employees</del> | Half-time employees electing coverage shall be required to pay a proportionate amount of the employer's contribution in addition to the employee's required contribution for any coverage plan option elected under the medical plan. The employer's proportionate share of the contribution shall be based on the individual's actual number of hours per week assigned to the half-time position (excluding extra duty or overtime).   |
|  | The District contribution is set as the product of the scheduled<br>hours worked per week (excluding extra duty or evertime), divided<br>by 40 hours, times the contribution amount authorized by the<br>Board for full-time employees (30 or more scheduled hours per<br>week). For example, for a half-time employee scheduled to work<br>20 hours per week, the District contributes towards that employee's<br>participation in the medical plan, one-half of the amount contrib-<br>uted on behalf of a full-time employee or no less than the minimum<br>effort as required by the state. [See CRD(LEGAL)] |
|  | The proportionate amount will not change during the medical plan<br>year (January through December) unless the employee's position<br>changes from a half-time to a full-time or from a full-time to a half-<br>time. The proportionate contribution for employees changing posi-<br>tions will be adjusted the first of the month, following the change of<br>position.   |

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|   | Half-time employees hired prior to October 1, 2004, are grandfa-<br>thored, and are treated as full-time employees for the purposes of<br>the contribution amount, so long as there is no lapse in coverage. If<br>an employee allows coverage to terminate while on leave or during<br>a COBRA coverage period, upon returning to active duty, coverage<br>will become effective the first day of the month following the return<br>to active duty date.  |
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|   | The employer's proportionate share of contribution for half-time<br>omployees will be reviewed on October 1 of each year for any re-<br>quired adjustment based on the employee's position. This adjust-<br>ment will be the employee's new contribution for coverage effective<br>on January 1 of the following medical plan year.  |
|   | <del>Definitions can be found in the District's <i>Health Care Trust Medical</i><br/><del>Plan document.</del></del>   |
| Doctor's Statement                        | Employees must provide a doctor's statement to the Human Re-<br>sources Department at the beginning of each paid leave, family<br>medical leave, and unpaid leave of absence, and every 30 days<br>thereafter during the period of leave when such an absence is for<br>health reasons.  |
| Paid Leave and<br>Family Medical<br>Leave | The District shall continue to contribute any portion of the em-<br>ployee's premium it usually pays for an employee's group health<br>insurance while the employee is receiving District-paid leave bene-<br>fits to which he or she is entitled under District policy (i.e., state<br>personal leave, sick leave, assault leave, state short-term military<br>leave, jury duty, compensatory time, paid developmental leave of<br>absence, catastrophic sick leave bank) and while the employee is<br>using unpaid family medical leave. [See DEC(LEGAL)]  |
|   | The District shall not expend public funds for group medical insur-<br>ance and group basic life insurance of an employee who is not re-<br>ceiving paid leave benefits from the District, except as required by<br>the Family and Medical Leave Act. An employee who is receiving<br>workers' compensation benefits is not considered to be on a paid<br>leave of absence, except for any time period during which the em-<br>ployee elects to receive any previously accrued paid leave benefits<br>in addition to or in lieu of workers' compensation benefits. [See<br>CRE(LOCAL)] For COBRA eligibility process, see the following<br>paragraph and the District's <i>Health Care Trust Medical Plan</i> docu-<br>ment. |
| Unpaid Leave of<br>Absence                | When an employee is placed on unpaid leave of absence (other<br>than family and medical leave) after paid leave is exhausted, the<br>employee will be offered COBRA continuation coverage in accord-<br>ance with guidelines established by federal law. Previous benefit<br>elections will terminate the last day of the month for which a full   |

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|  | month of premiums have been deducted. Any premiums deducted for coverage after the date of benefit termination will be refunded.   |
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| Life and Additional<br>Insurance and<br>Benefit Programs | District employees may participate in life insurance and accidental<br>death and dismemberment insurance programs provided by the<br>District. These include options upon retirement. The Board has<br>also authorized additional insurance and benefit programs to be<br>available to employees through payroll deduction. These programs<br>are voluntary and paid 100 percent by the employee. The Human<br>Resources Department shall maintain and provide to District em-<br>ployees information regarding the details of these programs.   |
| At Termination of<br>Employment                          | All levels of group term life insurance (basic, optional, and depend-<br>ent) may be continued with the life insurance carrier upon termina-<br>tion of employment. The ability to continue coverage is through the<br>carrier's portability and conversion privileges. Employees may port<br>or convert the life insurance coverage in effect on the date of termi-<br>nation. Portability and conversion information is available from em-<br>ployee benefits or online by accessing the benefits information<br>website. The portability and conversion privilege is subject to cer-<br>tain time deadlines and conditions as set forth with the contracted<br>insurance carrier. |
| At Retirement  | Only \$1,000 of group term life insurance may be retained upon re-<br>tirement. This coverage is provided at no cost to the retiree; how-<br>ever, if funds are not approved during a budget process or if retiree<br>life coverage is not deemed financially acceptable by the Board,<br>coverage may be terminated and covered retirees will be notified.  |

ADOPTED: