

INSURANCES

Dental Insurance

The Board shall provide dental insurance to eligible employees as described below. The insurance carrier(s), program(s), and coverages will be selected and determined by the Board.

Minimum Hours for Any Board Contribution: An employee whose individual contract has an assignment of eighty percent (80%) of full-time equivalency or greater is eligible to participate in the District's dental insurance. Employees whose assignments are less than eighty percent (80%) of a full-time equivalency are not eligible to participate in the District's insurance and are not eligible for any District premium contribution.

Both Spouses Employed by the District: If both spouses are employed by the District and are eligible for insurance, the employees shall be eligible for one family plan or two single plans, whichever is appropriate for the employees. The premium contributions for spouses shall be no different than the premium contribution for a similarly-situated employee whose spouse does not work for the District.

Commencement and Termination of Benefits: Coverage will commence on the employee's first day of employment. The insurance benefits described in *Appendix A* terminate according to the following schedule:

- If an employee resigns or is terminated during the term of his/her individual contract, District coverage shall cease at the end of the month the resignation or termination becomes effective.
- If an employee resigns or is terminated who has completed the school year, his/her insurance benefits shall terminate as of August 31.

Premium Contributions:

Single Coverage: For employees who are eligible for and select single coverage, the District shall pay fifty percent (50%) of the single premium of the dental insurance plan. Employees shall be responsible for the remaining portion of the premium (50%) through payroll deduction.

Family Coverage: For employees who are eligible for and select family coverage, the District shall pay fifty percent (50%) of the family premium of the dental insurance plan. Employees shall be responsible for the remaining portion of the premium (50%) through payroll deduction.

Health Insurance

The Board shall provide health insurance to eligible employees as described below. The insurance carrier(s), program(s), and coverages will be selected and determined by the Board.

Minimum Hours for Any Board Contribution: An employee whose individual contract has an assignment of eighty percent (80%) of full-time equivalency or greater is eligible to participate in the District's health insurance. Employees whose assignments are for less than eighty percent (80%) of a full-time equivalency are not eligible to participate in the District's insurance and are not eligible for any District premium contribution.

Both Spouses Employed by the District: If both spouses are employed by the District and are eligible for insurance, the employees shall be eligible for one family plan or two single plans, whichever is more appropriate for the employees. The premium contributions for spouses shall be no different than the premium contribution for a similarly-situated employee whose spouse does not work for the District.

Commencement and Termination of Benefits: Coverage will commence on the employee's first day of employment. The insurance benefits described in *Appendix A* terminate according to the following schedule:

- If an employee resigns or is terminated during the term of his/her individual contract, District coverage shall cease at the end of the month the resignation or termination becomes effective.
- If an employee resigns or is terminated who has completed the school year, his/her insurance benefits shall terminate as of August 31.

Premium Contributions:

Single Coverage: For employees who are eligible for and select single coverage, the District shall pay no more than eighty-five percent (85%) of the single premium of the health insurance. Employees shall be responsible for the remaining portion of the premium (15%) through payroll deduction.

Family Coverage: For employees who are eligible for and select family coverage, the District shall pay no more than eighty-five percent (85%) of the family premium of health insurance plan. Employees shall be responsible for the remaining portion of the premium (15%) through payroll deduction.

Life Insurance

The Board shall provide life insurance to eligible employees as described below. The insurance carrier(s), program(s), and coverages will be selected and determined by the Board.

Eligibility, Commencement and Termination of Benefits:

For eligibility requirements, commencement and termination of benefits refer to the *Employee Trust Fund Group Life Insurance Brochure*.

Premium Contributions: The employee shall pay the full premium cost to a maximum of twenty (20) cents per month per thousand dollars (\$1,000) of life insurance coverage. The District shall pay the premium in excess of twenty (20) cents per month per thousand dollars (\$1,000) of life insurance coverage. The employee may purchase additional life insurance by paying the additional premium in accordance to the rules of the life insurance carrier.

Long-Term Disability Insurance

The Board shall provide long-term disability insurance to eligible employees. The insurance carrier(s), program(s), and coverages will be selected and determined by the Board.

Minimum Hours for Any Board Contribution: An employee whose individual contract has an assignment of at least eighty percent (80%) of full-time equivalency is eligible to participate in the District's long-term disability insurance. Employees whose assignments are less than eighty percent (80%) of a full-time equivalency are not eligible to participate in the District's insurance and are not eligible for any District premium contribution.

Commencement and Termination of Benefits: Coverage will commence on the employee's first day of employment. The long-term disability insurance benefits described in *Appendix A* terminate according to the following schedule:

- If an employee resigns or is terminated during the term of his/her individual contract, District coverage shall cease on the last day of employment.
- If an employee resigns or is terminated who has completed the school year, his/her long-term disability insurance benefits shall terminate on the last day of employment.

Premium Contributions: The District shall pay the full premium for long-term disability insurance.