

# FAIRVIEW SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: June 20, 1994

REVISED:

813. OTHER INSURANCE	
1. Purpose	Proper school district operation requires that adequate basic insurance programs be provided for the protection of the district and employees of the district.
2. Authority	<p>The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverages shall include:</p> <ol style="list-style-type: none"> <li>1. Liability Insurance as a result of general liability, acts of employees, corporal punishment, disputes with contractors, landlord and tenant difficulties and errors and omission of Board members and other employees.</li> <li>2. Travel Accident Insurance Board members while in the performance of their duties.</li> <li>3. Health Care Insurance for regularly employed persons.</li> <li>4. Dental Insurance for regularly employed persons.</li> <li>5. Vision Insurance for regularly employed persons.</li> <li>6. Life Insurance for regularly employed persons.</li> </ol>
3. Guidelines	<p>In placing insurance, the Board shall be guided by the service of an insurance advisor and carrier, scope of coverage provided by a policy, price of desired coverage and assurance of coverage.</p> <p>In the event of a qualifying event to the employee, as described below, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan. The administrator, once notified, has fourteen (14) days to notify the employee of this right to continue coverage under the Consolidated Omnibus Budget</p>

	<p>Reconciliation Act of 1986 (COBRA). In the event of a qualifying event to a dependent, the employer has fourteen (14) days to notify the dependent of his/her rights to continue coverage after s/he is advised by the employee or dependent that the event has occurred.</p> <table border="0"> <thead> <tr> <th data-bbox="440 472 1015 546"><u>Qualifying Event</u></th> <th data-bbox="1015 472 1562 546"><u>Duration of Continuance of Coverage</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="440 577 1015 651">(1) Termination of employment (except for gross misconduct)</td> <td data-bbox="1015 577 1562 651">Up to 18 months</td> </tr> <tr> <td data-bbox="440 682 1015 798">(2) Reduction of the employee's hours which results in loss of coverage</td> <td data-bbox="1015 682 1562 798">Up to 18 months</td> </tr> <tr> <td data-bbox="440 829 1015 871">(3) Death of an employee</td> <td data-bbox="1015 829 1562 871">Up to 36 months</td> </tr> <tr> <td data-bbox="440 903 1015 945">(4) Divorce</td> <td data-bbox="1015 903 1562 945">Up to 36 months</td> </tr> <tr> <td data-bbox="440 976 1015 1123">(5) Loss of dependent coverage because employee becomes entitled to Medicare benefits</td> <td data-bbox="1015 976 1562 1123">Up to 36 months</td> </tr> <tr> <td data-bbox="440 1155 1015 1270">(6) Dependent child no longer meets definition of an eligible dependent</td> <td data-bbox="1015 1155 1562 1270">Up to 36 months</td> </tr> </tbody> </table> <p>Terminated employees as outlined above are responsible for the gross rate of premiums charged with an additional two percent (2%) charged for the additional corporate administrative cost.</p>	<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>	(1) Termination of employment (except for gross misconduct)	Up to 18 months	(2) Reduction of the employee's hours which results in loss of coverage	Up to 18 months	(3) Death of an employee	Up to 36 months	(4) Divorce	Up to 36 months	(5) Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months	(6) Dependent child no longer meets definition of an eligible dependent	Up to 36 months
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