

# MANHEIM CENTRAL SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: May 23, 1995

REVISED:

	<p style="text-align: center;">813. OTHER INSURANCE</p> <p>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.</p> <p>2. Authority The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests.</p> <p>3. Guidelines <u>Liability Insurance</u> The Board shall purchase with district funds the type and amount of insurance necessary to protect itself as a corporate body, its individual members, its appointed officers, and its employees from financial loss arising out of any claim, demand, suit or judgment by reason of alleged negligence or other act resulting in accidental injury to any person or in property damage within or without the school buildings while the above named insured are acting in the discharge of their duties within the scope of their employment and/or under the direction of the Board.</p> <p><u>Travel Accident Insurance</u> Travel Accident Insurance shall include coverage for Board members, administrators and employees while in the performance of their duties.</p> <p><u>Health Care Insurance</u> Health Care Insurance shall include coverage for hospital care, medical-surgical treatment, major medical expenses, dental care, and vision care for regularly employed full-time persons.</p> <p>Group Life Insurance shall include coverage for regularly employed full-time persons.</p>
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Long Term Disability Insurance

Long Term Disability Insurance shall include coverage for regularly employed full-time persons.

COBRA

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 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.

<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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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.

The Board may elect to self-fund certain coverages if it is deemed to be in the best interest of the school district.