

DELAWARE VALLEY SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: DECEMBER 13, 2012

REVIEWED: NOVEMBER 15, 2012

813. OTHER INSURANCE	
1. Purpose	Proper school district operation requires that adequate, basic insurance programs be provided for the protection of the district and its employees.
2. Authority SC 513, 774	<p>The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with established guidelines.</p> <p>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</p> <p>The Board shall appoint an insurance advisor, who may be the agent of record.</p>
3. Guidelines	<p>Liability insurance for the district shall include coverage for liability determined necessary by the Board.</p> <p>Travel accident insurance shall include coverage for designated employees while in the performance of their duties.</p> <p>Health care insurance shall include coverage for regularly employed staff members as stated in the current administrative compensation plan, collective bargaining agreement, and individual contract.</p> <p><u>COBRA</u></p> <p>In the event of a qualifying event to the employee, 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.</p> <p>The plan administrator has fourteen (14) days to notify the employee of the right to continue coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA).</p>

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	<p>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 being advised by the employee or dependent that the event has occurred.</p> <table border="0"> <thead> <tr> <th data-bbox="440 394 998 472"><u>Qualifying Event</u></th> <th data-bbox="998 394 1562 472"><u>Duration of Continuance of Coverage</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="440 506 998 583">Termination of employment (except for gross misconduct)</td> <td data-bbox="998 506 1562 583">Up to 18 months</td> </tr> <tr> <td data-bbox="440 617 998 695">Reduction of the employee's hours which results in loss of coverage</td> <td data-bbox="998 617 1562 695">Up to 18 months</td> </tr> <tr> <td data-bbox="440 728 998 764">Death of an employee</td> <td data-bbox="998 728 1562 764">Up to 36 months</td> </tr> <tr> <td data-bbox="440 798 998 833">Divorce</td> <td data-bbox="998 798 1562 833">Up to 36 months</td> </tr> <tr> <td data-bbox="440 867 998 980">Loss of dependent coverage because employee becomes entitled to Medicare benefits</td> <td data-bbox="998 867 1562 980">Up to 36 months</td> </tr> <tr> <td data-bbox="440 1014 998 1089">Dependent child no longer meets definition of an eligible dependent</td> <td data-bbox="998 1014 1562 1089">Up to 36 months</td> </tr> </tbody> </table> <p>Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.</p>	<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>	Termination of employment (except for gross misconduct)	Up to 18 months	Reduction of the employee's hours which results in loss of coverage	Up to 18 months	Death of an employee	Up to 36 months	Divorce	Up to 36 months	Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months	Dependent child no longer meets definition of an eligible dependent	Up to 36 months
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