

Article IX.A.1.r.      Employee Insurance Programs

A.      Statement of Policy

Employee groups are offered the following insurance options as noted:

1.      Medical Benefit Insurance covers all contract employee groups. See medical plan booklet for details.
2.      Under terms of the 1984 Deficit Reduction act (DEFRA), and the 1986 Omnibus Budget Reconciliation Act (OBRA), contract employees who continue in employment beyond their 65th birthday will receive primary medical coverage under the District's group medical plan until they terminate employment. For such working employees, Medicare coverage is secondary to the District's plan, and enrollment in Medicare is optional. As long as the employee is on **active** employment status (i.e., not disabled or retired), coverage for the employee, the eligible spouse, and eligible dependents is primary through the District's plan, regardless of the age of the individual. (Also see Term Life Insurance benefit.)
3.      Term life Insurance covers all contract employee groups. Contact insurance office for details.
4.      Short-Term Disability coverage is available to administrative, regular contract teacher, classified, and secretarial employees. See appropriate employee handbook or contact the personnel office for details.
5.      Long-Term Disability coverage is available to all regular contract employees. See appropriate employee handbook or contact the insurance office for details.
6.      District Welfare Association coverage is available to all contract employees. See Board policy or contact the insurance office.