

MORRISVILLE BOROUGH SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: November 14, 2007

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 SC 513, 774	The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests.
3. Guidelines	<p>Liability Insurance for the district shall include coverage for liability as a result of general liability.</p> <p>Travel Accident Insurance shall include coverage for administrators and employees while in the performance of their duties.</p> <p>Health Care Insurance shall include coverage for major medical expenses, dental care and prescription care for administrators and for regularly employed persons.</p> <p>Group Life Insurance shall include coverage for administrators and regularly employed persons.</p> <p><u>COBRA</u></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 Reconciliation Act of 1986 (COBRA).</p> <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 s/he is advised by the employee or dependent that the event has occurred.</p>

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	<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
	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.	