

PROFESSIONAL STAFF FRINGE BENEFITS

The Board recognizes that fringe benefits, such as insurance opportunities, are an integral part of the total compensation plan for full-time professional staff members. ~~The Board of Education shall provide fringe benefits to all full-time contracted professional staff members contracted for 178 days or more per year and who work 30 hours or more per week by offering participation in a group insurance plan.~~ The superintendent or designee will research and present to the Board fringe benefit opportunities that will assist the district in attracting and retaining quality employees.

Unless otherwise indicated in this policy, a professional staff member is considered to be a full-time employee if he or she is contracted for 178 days or more per year and works 30 hours or more per week in accordance with the employee's job description.

Benefits Fully or Partially Paid by the District

The district will provide access to and contribute toward the cost of the following benefit options for full-time professional staff members:

1. Health insurance or a group health plan
2. Life insurance
3. Vision insurance
4. Dental insurance
5. Other benefits as approved by the Board

~~The~~ In accordance with law, any contract for an insurance policy provided for the benefit of employees will be submitted to competitive bidding at least every three years.

Health Insurance or Group Health Plan

The Board will provide eligible full-time employees access to district-sponsored health insurance or a group health plan, in accordance with federal law. For health insurance or health plan purposes, an eligible employee is defined as a staff member the district reasonably expects to work an average of 30 hours or more per week as determined by law.

~~The Board of Education will purchase medical insurance for each certificated employee.~~ The health insurance carrier will be selected by the Board and will be reviewed annually.

Any ~~plan of group~~ district health insurance contract or plan shall include a provision allowing persons who retire, or who have retired, from the district to remain or become members of the plan if they are eligible to receive benefits under the Public School Retirement System of Missouri (PSRS) or the Public Education Employee Retirement System of Missouri (PEERS), by paying premiums at

~~the same rate as other members of the group, pursuant to the limitations set forth in § 169.590, RSMo.~~ In addition, the retiree's spouse and children must be allowed to become members of the plan if they are receiving or are eligible to receive benefits under the PSRS or PEERS. Retirees and their spouses and children will have one year from the date of retirement to qualify and enroll in the coverage. Once that date has passed, if a retiree or his or her spouse or children discontinue district coverage, they are not eligible to re-enroll.

Benefits Provided by the District at Employee Expense

~~In addition,~~ The Board of Education will provide to employees, at employee expense, a premium-only cafeteria plan, as permitted under federal law, which includes pre-taxing elective contributions for medical expenses and dependent child care.

It is the policy of the Board to make deductions from salaries for dependent insurance coverage, if requested.

Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) Requirements

~~At the time of commencement of coverage under the plan, an employee shall be given his or her first notification of rights under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Further notification is contingent upon the occurrence of a qualifying event and, in applicable situations, notification to the district that a qualifying event has occurred, as required by law.~~ In accordance with law, the district-sponsored health insurance or group health plan will allow for continuing coverage of employees and their spouses, former spouses or dependent children after certain qualifying events upon payment of the applicable premium. This obligation applies to both district-paid and employee-paid options. Qualifying events include, but are not limited to, employee resignation from the district, most situations involving employee termination and situations where an employee's hours have been reduced so that he or she no longer qualifies for district-paid health insurance or the group health plan. The district will provide notices as required by law.

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Note: The reader is encouraged to check the index located at the beginning of this section for other pertinent policies and to review administrative procedures and/or forms for related information.

Adopted: 08/08/1994

Revised: 09/19/2002; 01/12/2009;

REFERENCE COPY

FILE: GCBC
Critical

Legal Refs: §§ 67.150, .210, 169.590, 376.428, .453, RSMo.
Internal Revenue Code, 26 U.S.C. § 125
~~Consolidated Omnibus Budget Reconciliation Act, 29 U.S.C. §§ 1161-1168~~
Patient Protection and Affordable Care Act, 26 U.S.C. § 4980H
Public Health Service Act, 42 U.S.C. §§ 300bb-1 - 300bb-8

Camdenton R-III School District, Camdenton, Missouri

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