

HEALTH AND WELFARE BENEFITS

Retired Employees

Any former employee who retired from the district under any public retirement system and his/her spouse/domestic partner shall be permitted to enroll in the health and welfare and/or dental care benefit plan currently provided for employees. The plan also shall be available to any surviving spouse/domestic partner of a former employee who either retired from the district or was, at the time of death, employed by the district and a member of a public retirement system.

A retired employee or surviving spouse/domestic partner shall be allowed to enroll in the coverage within 30 days of losing active employee coverage.

If a retired employee or surviving spouse/domestic partner fails to enroll during the initial enrollment period, further opportunity to do so shall be denied. A person who has previously received but then voluntarily terminated coverage also shall be excluded from obtaining further coverage.

Continuation of Coverage

Eligible district employees, their spouses/domestic partners, and/or their dependent children shall be offered the opportunity to continue health and disability insurance coverage when they otherwise would lose coverage due to one of the following qualifying events:

1. The death of the covered employee
2. The termination, other than by reason of the employee's gross misconduct or reduction in hours, of the covered employee's employment
3. The divorce or legal separation of the covered employee
4. The covered employee's becoming entitled to Medicare benefits
5. A dependent child ceasing to be a dependent child of the covered employee

Continuation health coverage shall be the same as provided to similarly situated individuals under the group benefit plan.

The Superintendent or designee shall notify the health care service plan administrator of a qualifying event listed in item #1, 2 or 4 above, within 30 days of the event. A qualified

beneficiary shall notify the service plan administrator of a qualifying event listed in item #3 or 5 above within 60 days of the event or of the date that the beneficiary would lose coverage, whichever is later.

Continuation coverage shall be terminated in accordance with the district's insurance plan and in accordance with 26 USC 4980B and 26 CFR 54.4980B-6.

The Superintendent or designee shall provide written notification to the health care service plan within 30 days of a covered employee's termination for any reason other than the employee's gross misconduct or reduction in hours. A qualified beneficiary shall provide written notification to the health care service plan regarding any other qualifying event listed above within 60 days of the event or of the date that the qualified beneficiary was notified of the ability to continue coverage, whichever is later.

Continuation coverage shall be terminated in accordance with the district's insurance plan and in accordance with Health and Safety Code 1366.22 and 1366.27 and Insurance Code 10128.52 and 10128.57.

However, a former employee who, prior to January 1, 2005, worked for the district for at least five years and who was age 60 or older on the date employment ended, or his/her spouse/domestic partner or former spouse/domestic partner, may continue benefits until the earlier of any of the following events:

1. The date the individual reaches age 65
2. The date the individual is covered under any other group health plan, regardless of whether that coverage is less valuable
3. The date the individual becomes entitled to Medicare benefits
4. For a spouse/domestic partner, five years from the date on which continuation coverage was scheduled to end for the spouse/domestic partner
5. The date on which the district terminates its agreement with the health service plan and ceases to provide coverage for any active employees through that plan, in which case the former employee and/or his/her spouse/domestic partner shall have a right to a conversion plan

The Superintendent or designee shall notify qualified beneficiaries of the availability of conversion and continuation coverage. This notification shall include the statement in Labor Code 2800.2 encouraging individuals to examine their options carefully before declining such coverage.

Disability Insurance

The Superintendent or designee shall give notice of disability insurance rights and benefits to each new employee and each employee leaving work due to pregnancy, nonoccupational illness or injury, the need to provide care for any sick or injured family member, or the need to bond with a minor child within the first year of the child's birth or placement in connection with foster care or adoption.

When disabled by an injury resulting from a violent act sustained while performing his/her job duties, a certificated or classified employee may continue in the district health and dental care plans upon meeting criteria specified by law. The employee shall pay all employer and employee premiums and related administrative costs.

Adopted: August 22, 2007