**EMPLOYEES - Series 400**

**412 Support - Compensation/Benefits**

**412.3 Benefits**

It is the policy of the Board of Directors that retirement benefits, social security, unemployment benefits and annuity programs be provided as authorized by law. The business office of the school district will administer such retirement plans, health and accident insurance, savings, and annuity programs as the Board may authorize and the law may prescribe.

**Workers' Compensation**
District employees are covered under the Workers' Compensation Act, and are entitled to its benefits under the terms of the law. Premiums for participation in the Workers' Compensation insurance plan are paid entirely by the district.

**Iowa Public Employees' Retirement System**
IPERS is designed to supplement both Social Security and private savings by providing an adequate retirement plan for career public employees. Contributions are made to IPERS for a member's public service by both the member and employer. Members are required to contribute to IPERS through payroll deductions.

**Tax-Sheltered Annuities**
Pursuant to the provisions of Iowa law, it is the policy of the Board to honor the written request of an employee of the district, when such request is properly executed by the employee and filed with the Business Manager, to purchase an individual annuity contract for that employee from a company or program chosen by the board. The Business Manager is authorized to administer such contracts in accordance with law and the terms of the contracts. Written notification shall be made to the Business Manager on or before the 5th of the month, with the purchase or change being reflected in the payroll check for that month.

**Health Insurance**
It shall be the policy of the Board of Education to provide the full premium cost of group health, accident and major medical insurance for full-time eligible employees subject to the eligibility provisions of the insurance policy. A full time support staff employee is one who works a forty hour week but not less than thirty hours per week. The Board shall provide a pro-rata share of the premium cost for eligible (not less than 20 hours per week) part-time employees.

The Board shall provide an additional ninety-eight dollars ($98) per month toward the group health, accident and major medical insurance premium for the employee's spouse and/or dependents. Additional premiums due for such coverage will be paid by the employee, and may, with the employee's written authorization, be deducted from salary payments.

Upon reaching age 65, the employee is no longer eligible to be a member of our group health plan. Assistance will be given to convert the existing coverage to supplemental coverage with Medicare being the primary insurance.

Changes in coverage for health, accident and major medical insurance may be made on or before July 1 with the premium change being reflected, when applicable, in the payroll check

for that month. Exceptions to the change timeline include: marriage, divorce, death, birth or adoption and termination of employment of spouse.

When a change in an employee's insurance status occurs, the Central Office should be notified immediately. If an employee marries and wishes to insure his/her spouse, the employee must complete a new enrollment application within thirty days of the date of marriage. When a dependent child ceases to be eligible for coverage due to attaining age 19 or due to either leaving or graduating from a fully accredited college or university, Blue Cross/Blue Shield should be notified within one month so that they can offer the dependent child an individual contract without the child having to submit medical evidence. The same procedure holds true in the case of a former spouse of an employee if the former spouse becomes ineligible for coverage due to a divorce, annulment or legal separation.

If an employee declines coverage when he is first eligible, or declines coverage for his dependents when they are first eligible, and later decides he wants coverage, he/she and/or his/her dependents must complete an evidence of insurability form. It will be the decision of Blue Cross/Blue Shield as to approval or denial of coverage.

**Life/Long-Term Disability Insurance**

Subject to the eligibility provisions of the insurance policy, all regularly employed support staff employees are required to participate in the life/long-term disability insurance policy. It is the responsibility of the employee to complete all necessary forms provided by the Central Office prior to the first day of employment. The District provides a group term-life insurance policy in the amount of $20,000.

**Unemployment Insurance**

Under federal and state law, public school districts in Iowa are liable for unemployment benefits paid to former employees. The Board, upon recommendation by the superintendent, will select a method for financing the unemployment liability; maintain such records as may be required; and communicate such information to state agencies as the law may require.

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| Adoption Date: | July 15, 1987 |
| Review Date: | February 21, 2008 |
| Revision Date: | March 21, 2005 |
| Legal References: | P.L. 94-566, U.S. Congress; and Iowa Code Chapter 96.3, as amended (unemployment insurance)<br>Iowa Code Sections 20.1; 20.9; 85.2; 85.33; 85.34; 85.61; 279.12; 294.8 et seq.; 294.16; 609A; HF 789, 7/1/81 |
| Cross Reference: | 803.8 Payroll Deductions |
| Note: | HF 789 of 7/1/81, clarifies the extent to which part-time employees of the school district are entitled to unemployment benefits. |