## 406 Licensed – Compensation/Benefits

### 406.5 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. Licensed employees covered by the current master contract between the recognized bargaining unit and the Board will receive fringe benefits in accordance with the terms of the master contract.

A full-time licensed employee is one whose teacher contract is in writing, approved by the Board of Education, signed by the employee and whose teacher contract is equivalent to 1.0 FTE based upon the major assignment as classroom teacher, counselor, media specialist or nurse. Hours to be excluded in the calculation of FTE include but are not limited to extra-duty assignments and extended contracts.

Part-time licensed employees are entitled to fringe benefits in accordance with the terms of the negotiated contract and the insurance policy.

Licensed employees must be issued a minimum teacher contract of .5 FTE to qualify for health insurance coverage. Licensed employees whose contract is .5 FTE but less than 1.0 FTE will receive a pro-rata share of the premium cost for eligible part-time licensed employees.

Administrators and full-time certified employees not included in the recognized bargaining unit will receive benefits in accordance with their individual contracts with the Board, on the basis of fringe benefit packages reviewed annually by the Board.

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.

**Health Insurance**

Licensed employees covered by the master contract will be entitled to participate in a package of insurance benefits as detailed in the master contract, in accordance with the provisions of the existing insurance policy.

It shall be the policy of the Board of Education to provide full time health insurance to teachers who are reduced to part time (20 hour minimum) due to staff reduction, if such coverage is available from the district's insurance carrier.

Group insurance for administrators will be as described in these employees' individual contracts with the Board.

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 insurance 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 licensed 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.

**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 |
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| Revision Date: | January 10, 2008 |
| 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 |
| Note: | HF 789 of 7/1/81, clarifies the extent to which part-time employees of the school district are entitled to unemployment benefits. |