

CARBON CAREER & TECHNICAL INSTITUTE

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: November 18, 2004

REVISED: October 19, 2006

813. OTHER INSURANCE	
1. Purpose	<p>Proper operation of the school requires that adequate, basic insurance programs be provided for the protection of the school and its employees.</p>
2. Authority SC 513, 774 1850.1	<p>The Joint Operating Committee has the authority and responsibility to provide adequate insurance coverage to protect the school's interests. Such coverage shall be in accordance with established guidelines.</p> <p>The Joint Operating Committee may make contracts for benefits with other company or nonprofit hospitalization corporation or nonprofit medical service corporation authorized for such purposes within the Commonwealth, insuring its employees under a policy or policies of group benefits covering life, health, hospitalization, medical services or accident benefits.</p> <p>The Joint Operating Committee may contract with any such company granting annuities or pension for the school employees and for such purposes may agree to pay part or all of the premiums or charges for carrying such contracts or make no payment.</p> <p>The Joint Operating Committee may appropriate money necessary or pay such premiums or charges or portions thereof.</p> <p>No contract or contracts for benefits shall be purchased from or through any person employed by the school.</p> <p>The Joint Operating Committee is authorized to deduct from the employee's pay, salary or compensation the amount of co-pay that is payable by the employee as so authorized by the employee in writing.</p> <p>All contracts for benefits shall conform to all existing state and federal regulations.</p>
3. Guidelines	<p><u>COBRA</u></p> <p>In the event of a qualifying event to the employee, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the</p>

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<p>employee. This terminates his/her insurance under the plan.</p> <p>The employer has fourteen (14) days to notify the employee of the 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 after being advised by the employee or dependent that the event has occurred to notify the dependent of the right to continue coverage.</p>	
<p><u>Qualifying Event</u></p>	<p><u>Duration of Continuance of Coverage</u></p>
<p>Termination of employment (except for gross misconduct)</p>	<p>Up to 18 months</p>
<p>Reduction of the employee's hours which results in loss of coverage</p>	<p>Up to 18 months</p>
<p>Death of an employee</p>	<p>Up to 36 months</p>
<p>Divorce</p>	<p>Up to 36 months</p>
<p>Loss of dependent coverage because employee becomes entitled to Medicare benefits</p>	<p>Up to 36 months</p>
<p>Dependent child no longer meets definition of an eligible dependent</p>	<p>Up to 36 months</p>
<p>Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.</p>	