

SUN AREA TECHNICAL INSTITUTE

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: December 19, 2002

REVISED:

	813. OTHER INSURANCE
1. Purpose	Proper operation of the center requires that adequate, basic insurance programs be provided for the protection of the center and its employees.
2. Authority SC 513, 774	<p>The Joint Operating Committee has the authority and responsibility to provide adequate insurance coverage to protect the center's interests. Such coverage shall be in accordance with established guidelines.</p> <p>In placing insurance, the Joint Operating Committee shall be guided by the service of an insurance broker and recommendations by PSBA Insurance Trust.</p>
3. Guidelines	<p>Liability insurance is carried to protect the employee against liability suits which may develop out of the performance of professional or other assigned duties associated with the SUN Area Career & Technology Center's activities. Such insurance, however, does not provide protection in suits growing out of incidents involving corporal punishment or negligence in the performance of assigned duties.</p> <p>Health care insurance shall include coverage for regularly employed staff members for:</p> <ol style="list-style-type: none"> 1. Hospital care. 2. Medical-surgical treatment. 3. Major medical expenses. 4. Dental care. 5. Vision care. <p>Group life insurance shall include coverage for administrators and regularly employed staff members.</p>

COBRA

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 employee. This terminates his/her insurance under the plan.

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).

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.

<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>
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Termination of employment (except for gross misconduct)	Up to 18 months
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Reduction of the employee's hours which results in loss of coverage	Up to 18 months
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Death of an employee	Up to 36 months
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Divorce	Up to 36 months
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Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months
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Dependent child no longer meets definition of an eligible dependent	Up to 36 months
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Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.