

UINTAH SCHOOL DISTRICT POLICY ACTION REVIEW

1st Reading	6/15/22		New	
2nd Reading	8/10/22		Revised	X
Effective Date	8/10/22		Substitute	

005.0600 EMPLOYEE BENEFITS

REVISES POLICY 005.0600 INSURANCE BENEFITS (LAST APPROVED 5/9/18)

1.0 GENERAL STATEMENT

- 1.1 The Board of Education provides medical, life, and long-term disability insurance programs for contracted employees who work an average of 30 hours or more per week, as determined by the Look-Back Measurement Method.* Medical Benefits will be furnished to contracted employees depending on the number of hours an employee works. All contracted employees who work an average of 30 hours or more per week will receive basic life insurance coverage, long-term disability insurance, retirement benefits, as well as access to additional supplemental insurance packages, which will be negotiated by Uintah School District periodically.
- 1.2 The Board of Education reserves the right to offer increased benefits to attract employees in areas of special need.
- 1.3 In accordance with the Affordable Care Act (ACA), Uintah School District categorizes employees into three groups.
 - **Full-time employees** - employees expected to work between 30 and 40 hours per week, based on their contract.
 - **Part-time and variable hour employees** - employees expected to regularly work less than an average of 29.5 hours per week.
 - **Seasonal employees** - employees in positions for which the customary annual employment is less than six months. A seasonal position is one that can only be performed each year beginning and ending in approximately the same part of the year, such as summer or winter.
- 1.4 Grandfather Clause – Employees employed prior to July 1, 2013, without a break in employment, will be able to maintain their current level of district contributions for the benefits.
 - 1.4.1 If an employee is offered a higher hour contract in the same job classification and refuses to accept that contract, the employee will no longer receive their grandfathered status in relation to this policy.
- 1.5 If an employee voluntarily decreases their hours from an average of 30 or more hours per week to less than an average of 30 or more hours per week, they will no longer be eligible for benefits.

2.0 EMPLOYER VS. EMPLOYEE PAID BENEFITS

- 2.1 Employees new to the district and those eligible to make changes during open enrollment will be offered the district insurance. Eligible employees must apply and qualify within 30 days of contract start date.
- 2.2 Medical insurance premiums will be based on the plan selected, successful completion of wellness program, annual premium adjustments, and contracted hours.
 - 2.2.1 Medical insurance premiums will be prorated based on the employee's contracted hours.
 - 2.2.2 Employees wishing to participate in or maintain a higher plan than is funded by the district will be required to pay 100% of the difference between the premiums.
- 2.3 Leave without pay or leave not covered by the Family Medical Leave Act (FMLA), please refer to Policy 005.0630 Paid Time Off, Section 2.4.2.

3.0 START AND TERMINATION

- 3.1 The insurance benefits become effective on September 1 of the new contract year. Contracted employees hired after the first contract day are eligible for insurance benefits on the first day of the month following the date of hire.
 - 3.1.1 The effective date for new insurance benefits is September 1.
- 3.2 An eligible educator is continuously insured from September 1 of the first contract year for as long as the educator is with the district.
 - 3.2.1 Employees may make changes to their insurance benefit upon a qualifying event as approved or specified by the selected insurance plan. Examples may include but are not limited to; marriage, divorce, birth, and/or district's open enrollment period.
- 3.3 For a 12-month employee the insurance coverage ends the last day of the month for which the contract has ended.
- 3.4 When an employee who is paid over a 12-month contract resigns, or retires, the insurance shall remain in effect until the last day of the month for which the employee receives their final pay, provided the employee completes the full term of the contract. If any contracted employee terminates prior to the completion of their full term of the contract, the insurance benefits cease on the last day of the month employed.
- 3.5 When an employee enrolled in medical insurance dies during the term of employment, Uintah School District will extend the surviving dependents' coverage through the last day of the month following the employee's death. Example: If the employee dies on February 2, the surviving dependents' coverage would extend to March 31.

4.0 COVERAGE CHANGES

- 4.1 It is the employees' responsibility to notify the Business Office of any coverage change within a 30-day period. If employee fails to notify the Business Office of

changes that would result in premium savings to the district, employee will be charged the difference in excess coverage.

5.0 WAIVER OPTION

- 5.1 For those employees who elect to waive medical insurance coverage, the details of the waiver option will be set yearly and will be posted on the Uintah School District web page under insurance rates.
- 5.2 In order to be eligible for the waiver (Cash-in-Lieu payment), an employee must submit an attestation to the Benefits Specialist that they have or will soon have, alternative health coverage that: 1) is minimum essential coverage (MEC), and 2) is not an individual plan on or off the Exchange/Marketplace.

6.0 PERCENTAGE PAID BY EMPLOYEE

- 6.1 The percentage of insurance to be paid by employees will be negotiated yearly and will be posted on the Uintah School District web page under insurance rates.

7.0 AMOUNT OF HSA CONTRIBUTION BY UINTAH SCHOOL DISTRICT

- 7.1 The amount the district contributes to the HSA for those enrolling in a high deductible policy, will be negotiated yearly and will be posted on the USD web page under insurance rates. Negotiated rates must meet ACA Safe Harbor requirements. Please refer to the Financial Procedures Manual.

8.0 MEDICAL TRUST

- 8.1 Upon the death of an employee and any eligible dependents any remaining funds will be forfeited back to the district.

9.0 ***PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA):***

The District will establish its Standard Measurement Period starting on July 1 of each year and going through June 30. The Administrative Period will run concurrently from July 1 to August 31 and the Standard Stability Period will run from September 1 to August 31 of each year. * The District will use a 12-month look back period to determine eligibility for medical insurance benefits. Eligibility for benefits will be calculated under the PPACA guidelines of 30 hours or more average per week or 130 hours average per month. "Hours" for these purposes include all hours for which the employee is paid (including sick leave and vacation), and also include unpaid leaves of absence if qualified under FMLA or military leave under USERRA.