

1. Group plan

- 1.1 C.E.S. will make available to its employees a Group Medical, Dental, Life, and Accidental Death and Dismemberment Insurance program.
- 1.2 Insurance benefits will be administered by the Personnel Office, which will assist employees with claim inquiries. Booklets provided by the insurance carriers, which describe the various insurance benefits, will be available in the Personnel Office.

2. Eligibility

- 2.1 To be eligible for participation in the insurance program, an employee must work **an average of (30)** hours per week. If an employee declines participation in the insurance program at anytime and subsequently requests to participate in the insurance program, such participation will be subject to any restrictions and regulations including waiting periods which may be prescribed by the appropriate insurance carriers.

3. Effective Dates

- 3.1 Medical and Dental insurance coverage will be effective the first of the month following the employee's date of hire (first day of employment).

Life and Accidental Death insurance coverage will be effective within the first sixty (60) calendar days of employment, upon notification from the insurance carrier.

4. Termination of Coverage

- 4.1 The group insurance coverage will end on the last day of the month in which a person's employment with C.E.S. terminates. **Insurance coverage is provided on a 12-month basis. Employees who leave service during the summer and are not employed as of September 1st by C.E.S., but who wish to continue their insurance coverage will be required to pay full monthly premiums retroactive to July 1st.**

5. Continuation of Coverage Following Termination

- 5.1 Terminated employees may elect to continue coverage in the C.E.S. medical and dental insurance plans at their own expense, consistent with state and federal law. In the absence of any legal requirement to the contrary, the employee must pay the appropriate premium to C.E.S. in advance on a monthly basis. Failure to pay the monthly premium as

required will result in C.E.S. canceling the coverage, which will not be subject to renewal.

- 5.2 Life and Accidental Death and Dismemberment insurances will expire on termination of an employee's service with C.E.S. This shall not bar an employee from privately exercising any conversion option that may be offered by the insurance carrier.

6. Insurance Premium Cost-sharing

6.1 Teachers

The premium payment for insurance coverage shall be defined in the contract between C.E.S. and the C.E.S.E.A.

6.2 Non-contract Personnel

For all non-contract, full-time employees of C.E.S., the Council will offer the same insurance package that is negotiated for union teachers.

If a non-contract employee elects to secure dependent medical and dental coverage, then he/she may do so by paying the appropriate premium difference through a payroll deduction plan.

6.3 Associate Executive Director, Division Directors and Program Administrators

The insurance provisions available to Division Directors and Program Administrators will be determined annually by the Representative Council.

6.4 Executive Director

The insurance provisions available to the Executive Director shall be established by his/her employment contract.

7. Premium Recapture

- 7.1 Insurance coverage is provided on a 12-month basis. Employees who leave service during the summer and do not return in September but who wish to continue their insurance coverage will be required to pay monthly premiums retroactive to July 1st with payment thereafter to be consistent with the continuation coverage provisions above.

8. Pro-rations for Part-time Employment

- 8.1 Employees who work less than full time and who elect to secure the insurance coverage provided herein shall pay a pro-rated share of the premiums required.

8.2 The percent of premium paid by part-time employees shall be determined by dividing the number of the annual hours actually worked by annual control hours established for the position that the employee holds.

8.3 Part-time employees shall pay the required premium percentage through a payroll deduction plan.

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