OLDHAM COUNTY BOARD OF EDUCATION POLICY

INSURANCE 5035

References: KRS 161.158, KRS 161.159; KRS Chapter 342; IRC§125; 5035.03-AR; 5035.06-AR

5035.01 HEALTH INSURANCE

Health insurance coverage is provided to all full-time employees as determined by the Kentucky Department of Education. The conditions of the policy are as specified by the Kentucky Department of Education.

Beginning in October 1, 2013 and continuing until further action of the Board, the Standard Measurement, Administrative, and Stability periods for ongoing variable and/or seasonal employees under the Affordable Care Act are as follows:

- Standard Measurement Period: October 3 to October 2
- Administrative Period: October 3 to December 31
- Stability Period: January 1 to December 31.

For new variable hour employees, the following Initial Measurement, Administrative, and Stability periods are follows:

- Initial Measurement period: A period of 12 months which shall begin the first day of the first month following the employee's start date;
- Initial Administrative Period: A period of 30 days to begin immediately after the initial measurement period;
- Initial Stability Period: A period of 12 months to begin immediately after the administrative period.

5035.02 LIFE INSURANCE

The State Board of Education has adopted rules and regulations to implement the state life insurance program provided for employees of the common school's subject to the following standards:

- 1. The life insurance program shall cover both certified and non-certified common schoolpersonnel.
- 2. The life insurance program shall be made available to all regular full-time personnel as defined by State Board of Education regulations.
- 3. The Board may purchase additional group life insurance for all staff who meet qualifying criteria in section 2 above.

5035.03 WORKER'S COMPENSATION

The Board has in force worker's compensation insurance on all employees as required by law. Any employee filing a claim should contact his immediate supervisor. Benefits will be paid in accordance with Kentucky's worker's compensation statutes and the terms of the district's policy. An employee injured on the job shall receive his or her full pay for the day on which the injury occurs.

5035.04 OTHER INSURANCE

The Superintendent may approve other types of insurance for payroll deduction provided:

- 1. Annual open enrollment period for optional benefits shall be established and all employees will be provided the opportunity to enroll or decline.
- 2. Presentations may be made on the school premises provided that employees are not required to attend. Any such presentation shall require prior approval of the Superintendent.

5035.05 EMPLOYEE ENROLLMENT IN AND TERMINATION OF INSURANCE AND TAX

It is the responsibility of the employee to complete a valid application for any policy, coverage, or deduction for which they desire payroll deduction by the Board. When an employee decides to terminate coverage in an insurance or Tax Shelter plan, the employee is responsible to notify the insurance company in writing of their decision to terminate and furnish the Board payroll office a copy of their notice to the company.

The election form for the Board's flexible fringe benefit program does not start or stop coverage or payroll deductions, but serves as documentation of intent as required by section 125 of the United States IRS code.

5035.06 EMPLOYEE ASSISTANCE PROGRAM

The Oldham County Board of Education desires to have well adjusted, happy productive employees. The Board will address this concern by providing the professional services of an Employee Assistance provider to help the employee with a wide range of life management problems that could adversely affect job performance.