

## DUDLEY-CHARLTON REGIONAL SCHOOL DISTRICT

### **POLICY**

#### **Health Insurance Benefits**

#### **GDBD**

In the event of the death of an active employee who has worked in the District for a minimum of one full year and who was actively enrolled in district health insurance at the time of death, the district shall offer a continuation of health insurance benefits through Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) to the deceased employee's dependents at the following contribution rates beginning on the date of death:

- Employees with 1-4 years of service to the district:
  - Months 1-12 – Standard district / employee split (currently 75% district / 25% employee)
  - Months 13-36 – 0% district / up to 102% employee
- Employees with more than 4 years of service to the district:
  - Months 1-12 – Standard district / employee split (currently 75% district / 25% employee)
  - Months 13-24 - 50% district / 50% employee
  - Months 25-36 – 0% district / up to 102% employee

In the event of the survival of a single dependent, an individual plan will be substituted for a family plan at the same rate schedule as above.

This reduced cost COBRA coverage is only available until such time as the surviving spouse/dependent is eligible for alternate health insurance coverage through an employer or college student health insurance plan.

Payments from an employee's family for COBRA coverage are payable to the Dudley-Charlton Regional School District on a monthly basis and due the first day of the month. In the event that the employee's family share remains unpaid:

- After 30 days, the district will notify the family in writing via certified mail, but will continue to pay the district's share of the cost for that month.
- After 60 days, the district will discontinue coverage retroactive to the date of non-payment, and the employee's family will be financially responsible for any claims incurred during the period of non-payment.

Proposed for Adoption: October 25, 2017

First Reading: November 8, 2017

Second Reading and Adoption: December 13, 2017

*Legal Reference: U.S. Code Title 29, Chapter 18, Subchapter I, Subtitle B, Part 6, §1161*