

# Pacifica SD

## Administrative Regulation

### Health And Welfare Benefits

Attachment B

USE PSD WITH REVISIONS

AR 4154  
**Personnel**

#### Retired Certificated Employees

Any former certificated employee who retired from the district under any public retirement system and his/her spouse/domestic partner shall be permitted to enroll in the health and welfare and/or dental care benefit plan currently provided for certificated employees. The plan also shall be available to any surviving spouse/domestic partner of a former certificated employee who either retired from the district under any public retirement system or was, at the time of death, employed by the district and a member of the State Teachers' Retirement System. (Education Code 7000)

A retired certificated employee or surviving spouse/domestic partner shall be allowed to enroll in the coverage within 30 days of losing active employee coverage. If he/she does not enroll during this initial enrollment period, he/she may be denied further opportunity to do so. (Education Code 7000)

#### COBRA/Cal-COBRA Continuation Coverage

Covered district employees and their qualified beneficiaries shall be offered the opportunity to continue health and disability insurance coverage when they otherwise would lose coverage due to one of the following qualifying events: (Health and Safety Code 1366.21, 1366.23, 1373; Insurance Code 10128.51, 10128.53, 10277; 26 USC 4980B; 26 CFR 54.4980B-4)

1. Death of the covered employee
2. Termination or reduction in hours of the covered employee's employment, other than termination by reason of the employee's gross misconduct

(cf. 4117.4 - Dismissal)

(cf. 4218 - Dismissal/Suspension/Disciplinary Action)

3. Divorce or legal separation of the covered employee
4. The covered employee becoming entitled to Medicare benefits
5. A dependent child ceasing to be a dependent child of the covered employee

Continuation health coverage shall be the same as provided to similarly situated individuals under the group benefit plan. (Health and Safety Code 1366.23; Insurance Code 10128.53; 26 USC

4980B)

The Superintendent or designee shall notify the health care service plan administrator of a qualifying event listed in item #1, 2, or 4 above, within 30 days of the event. A covered employee or qualified beneficiary shall notify the service plan administrator of a qualifying event listed in item #3 or 5 above within 60 days of the event or of the date that the beneficiary would lose coverage, whichever is later. (26 USC 4980B; 29 USC 1163, 1166; 26 CFR 54.4980B-6)

Continuation coverage shall be terminated in accordance with the district's insurance plan and federal and state law. (26 USC 4980B; 26 CFR 54.4980B-6; Health and Safety Code 1373.621; Insurance Code 10116.5)

The Superintendent or designee shall notify covered employees and qualified beneficiaries of the availability of conversion and continuation coverage. This notification shall include the statement in Labor Code 2800.2 encouraging individuals to examine their options carefully before declining such coverage. (Labor Code 2800.2)

(cf. 4112.9/4212.9/4312.9 - Employee Notifications)

“Look Back” Method of Calculation shall be used to calculate the hours of variable-hour employees for the purposes of determining an employee’s eligibility for employer-sponsored health insurance.

For the purposes of determining the hours of new hires into variable-hour positions, the “initial period” shall be 12 months from the date of hire, with a one-month administrative period at the conclusion of the initial period, at the conclusion of which the employee shall be offered, if eligible based on the average hours worked, an employer-sponsored policy of health insurance.

For the purposes of determining the hours of ongoing employees in variable-hour positions, the “standard period” shall be 12 months, at the conclusion of which the employee shall be offered, if eligible based on the average hours worked, an employer-sponsored policy of health insurance. Persons who have been employed by the District for longer than 12 months shall be considered ongoing employees for purposes of this provision.

[DF1]

Retired Management/ Confidential Employees

Single party medical and dental coverages along with life insurance and vision will be provided by the district for Management/Confidential employees, who have been employed by the district, for 10 full years and who retire under either STRS or PERS by age 65. These district paid benefits will continue for 10 years from the date of retirement.

Cabinet level Management Employees shall receive one year of single party medical and dental coverages along with life insurance and vision for each year served at the Cabinet level up to a maximum of 10 years.

The district will pay an amount sufficient to cover the single-only medical and dental premiums for

the plans in which the retiree was enrolled at the time of retirement.

Should the retiree subsequently enroll in a more expensive plan, the district's obligation will be limited to the amount described above.

Because STRS and PERS require that the CalPERS premiums be deducted from the retiree's check, the district will provide, in advance, a non-taxable reimbursement each quarter up to the amount described above.

Retirees may continue coverage for a spouse and other eligible dependents by paying for such coverage themselves in accordance with state and federal law.

#### Disability Insurance

The Superintendent or designee shall give notice of disability insurance rights and benefits to each new employee and each employee leaving work due to pregnancy, nonoccupational illness or injury, the need to provide care for any sick or injured family member, or the need to bond with a minor child within the first year of the child's birth or placement in connection with foster care or adoption. (Unemployment Insurance Code 2613)

(cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)

(cf. 4161/4261/4361 - Leaves)

(cf. 4161.1/4361.1 - Personal Illness/Injury Leave)

(cf. 4161.8/4261.8/4361.8 - Family Care and Medical Leave)

(cf. 4261.1 - Personal Illness and Injury Leave)

Regulation    PACIFICA SCHOOL DISTRICT  
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