

NORTHERN LEBANON SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: May 12, 1987

REVISED:

	<p style="text-align: center;">813. OTHER INSURANCE</p> <p>1. Purpose Proper school district operation requires that adequate basic insurance programs be provided for the protection of the district and employees of the district.</p> <p>2. Authority The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with the following guidelines.</p> <ol style="list-style-type: none">1. Liability Insurance for the district shall include coverage for liability as a result of general liability, acts of employees, corporal punishment, disputes with contractors, incidental malpractice, errors and omission.2. Health Care Insurance shall include coverage for:<ol style="list-style-type: none">a. Hospital care for regularly employed persons.b. Medical-surgical treatment for regularly employed persons.c. Major medical expenses for regularly employed persons.d. Dental care for regularly employed persons.3. Group Life Insurance shall include coverage for regularly employed persons but shall be only ordinary group life. <p>In placing insurance the Board shall be guided by the service of the insurance agent and carrier, scope of coverage provided by policy, price of desired coverage, and assurance of coverage.</p>
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	<p><u>Retiree Employee Benefit Plan</u></p> <p>Any employee of the Northern Lebanon School District who (1) terminates school service for the purpose of retirement; (2) is eligible to receive a monthly retirement allowance from the Pennsylvania Public School Employees' Retirement System or the State Employees' Retirement System; and (3) is eligible on the date of retirement to receive Social Security Medicare benefits, may elect to continue medical benefits coverage, on a limited basis, under a retiree supplement to the Northern Lebanon School District Employee Benefit Plan, for a period not to exceed ninety (90) days after the date of termination, under the following conditions, providing the retiring employee agrees to reimburse the district for the monthly premiums it incurs for such coverage:</p> <p>Eligibility: Retirees eligible for Social Security Medicare coverage who have applied for the Blue Cross/Blue Shield 65-Special program of benefits which provides for the premium deductions from the retiree's monthly benefit check.</p> <p>Effective Date of Coverage: Immediately upon retirement.</p> <p>Termination Date: The effective date of Blue Cross/ Blue Shield 65-Special coverage or 90 days after the date of termination of school service, whichever is earlier.</p> <p>Coverage: \$200. per person deductible. 80/20 coinsurance to a maximum of \$25,000. Eligible charges will be the same as set forth in the district's medical plan for active employees. Medicare Parts A & B will be considered as primary, even if the retiree has not enrolled for such coverage.</p> <p>Monthly Premium: As established by the Plan Administrator once each year.</p>
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