

Personnel

SUBJECT: HEALTH INSURANCE

Health insurance for administrators, certified and support staffs shall be in accordance with their respective negotiated agreements. Health insurance for managerial and confidential (non-represented) employees shall be in accordance with the Managerial/Confidential Employee Handbook.

Health Insurance for Retiring Teachers and Managerial/Confidential Employees.

Teachers and Managerial/Confidential Employees who will become fifty-five (55) years of age during the first semester of a school year shall, for health insurance benefits only, be considered eligible to retire at the end of the prior school year. This statement shall apply only to a health insurance benefit which would have been available upon reaching the age of fifty-five (55).

Continuation of Medical Insurance Coverage at Termination of Employment

Under the provisions of the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), employees and their dependents are eligible to continue their insurance coverage when termination of their insurance is due to a reduction in their hours worked, or upon termination of their employment.

Under COBRA, employees generally may continue their group health insurance coverage for up to eighteen (18) months. In addition, with the exception of those in self-funded or self-insured plans, employees who have exhausted their federal COBRA coverage may extend their coverage for up to an additional eighteen (18) months, for a total period of thirty-six (36) months, under New York Insurance law.

Dependents of employees are eligible to continue their insurance for up to thirty-six (36) months upon occurrence of one (1) of the following events:

- a) Death of the covered employee; or
- b) Divorce or legal separation from the covered employee; or
- c) An employee becomes eligible for Medicare and ceases to participate in the employer-sponsored plan; or
- d) The dependents of a covered employee reach the maximum age for dependent coverage.

Those who are eligible to continue coverage have up to sixty (60) days to complete the Continuation of Coverage Election Form. Premiums and administrative costs will be paid in accordance with law.

American Recovery and Reinvestment Act of 2009, Public Law 111-5
Consolidated Omnibus Budget Reconciliation Act of 1985
Insurance Law Section 3221(m)(4)(5) and (6)

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