

GREATER JOHNSTOWN CAREER & TECHNOLOGY CENTER

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: April 22, 2008

REVISED:

813. OTHER INSURANCE	
1. Purpose	Proper operation of the center requires that adequate, basic insurance programs be provided for the protection of the center and its employees.
2. Authority SC 513, 774, 1850.1	<p>The Joint Operating Committee has the authority and responsibility to provide adequate insurance coverage to protect the center's interests. Such coverage shall be in accordance with established guidelines.</p> <p>In placing insurance, the Joint Operating Committee shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</p> <p>The Joint Operating Committee shall appoint an insurance advisor, who may be the agent of record.</p>
3. Guidelines	<p>Liability insurance for the center shall include coverage for liability as a result of:</p> <ol style="list-style-type: none"> 1. General liability. 2. Errors and omission of Joint Operating Committee members and administrators. <p>Travel accident insurance shall include coverage for Joint Operating Committee members and administrators while in the performance of their duties.</p> <p>Health care insurance, including dental care, shall be provided for regularly employed staff members.</p> <p>Group life insurance shall include coverage for administrators and regularly employed staff members.</p>

COBRA

In the event of a qualifying event to the employee, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan.

The employer has fourteen (14) days to notify the employee of the right to continue coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA).

In the event of a qualifying event to a dependent, the employer has fourteen (14) days after being advised by the employee or dependent that the event has occurred to notify the dependent of the right to continue coverage.

<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>
Termination of employment (except for gross misconduct)	Up to 18 months
Reduction of the employee's hours which results in loss of coverage	Up to 18 months
Death of an employee	Up to 36 months
Divorce	Up to 36 months
Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months
Dependent child no longer meets definition of an eligible dependent	Up to 36 months

Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.

References:

School Code – 24 P.S. Sec. 513, 774, 1850.1