

NORTHERN WESTMORELAND CAREER AND TECHNOLOGY CENTER

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: October 20, 2011

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 shall have full power and authority to make and enter into any contract(s) of insurance with any person, firm or corporation authorized to transact business in this Commonwealth for the purpose of providing 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. Delegation of Responsibility	The Administrative Director's office shall maintain a complete file of all policies and information on insurance coverage.
4. Guidelines	<p>Liability insurance for the center shall include coverage for excess indemnity - umbrella liability, workers' compensation, and errors and omissions for designated staff members.</p> <p>Health care insurance shall include coverage for regularly employed staff members in accordance with the terms of an applicable benefits statement, individual contract, or collective bargaining agreement.</p> <p>Group life insurance shall include coverage for regularly employed staff members in accordance with the terms of an applicable benefits statement, individual contract, or collective bargaining agreement.</p>

	<p><u>COBRA</u></p> <p>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.</p> <p>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).</p> <p>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.</p> <table> <tr> <th data-bbox="441 793 974 871"><u>Qualifying Event</u></th><th data-bbox="974 793 1562 871"><u>Duration of Continuance of Coverage</u></th></tr> <tr> <td data-bbox="441 903 974 976">Termination of employment (except for gross misconduct)</td><td data-bbox="974 903 1562 976">Up to 18 months</td></tr> <tr> <td data-bbox="441 1008 974 1081">Reduction of the employee's hours which results in loss of coverage</td><td data-bbox="974 1008 1562 1081">Up to 18 months</td></tr> <tr> <td data-bbox="441 1113 974 1165">Death of an employee</td><td data-bbox="974 1113 1562 1165">Up to 36 months</td></tr> <tr> <td data-bbox="441 1197 974 1249">Divorce</td><td data-bbox="974 1197 1562 1249">Up to 36 months</td></tr> <tr> <td data-bbox="441 1281 974 1375">Loss of dependent coverage because employee becomes entitled to Medicare benefits</td><td data-bbox="974 1281 1562 1375">Up to 36 months</td></tr> <tr> <td data-bbox="441 1407 974 1501">Dependent child no longer meets definition of an eligible dependent</td><td data-bbox="974 1407 1562 1501">Up to 36 months</td></tr> </table> <p>Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.</p>	<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
<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														