

	Huron School District #2-2	Code: GDBC-1(N) Support Staff Fringe Benefits – Insurance
	Policies and Regulations	

Support Staff Fringe Benefits – Insurance
2022-2023

Health Insurance - Class I

The Board of Education participates in a group insurance plan covering hospital, surgical, and medical costs. For each Class I employee, the school district will pay \$666.90 per month (90%) for a single premium and the employee will pay \$74.10 per month (10%). The school district will pay \$888.00 per month (60%) for an employee + spouse premium and the employee will pay \$592.00 per month (40%). The school district will pay \$1109.40 per month (60%) for a family premium and the employee will pay \$739.60 per month (40%). The school district will pay \$803.40 per month (60%) for an employee + dependents premium and the employee will pay \$535.60 per month (40%).

Health Insurance - Class II

➤ **6-8 Hours Per Day**

The Board of Education participates in a group insurance plan covering hospital, surgical, and medical costs. For each Class II employee who is employed for at least 6-8 hours per day, the school district will pay \$592.80 per month (80%) for a single premium and the employee will pay \$148.20 per month (20%). The school district will pay \$754.80 per month (51%) for an employee + spouse premium and the employee will pay \$725.20 per month (49%). The school district will pay \$682.89 per month (51%) for an employee + dependents premium and the employee will pay \$656.11 per month (49%). The school district will pay \$942.99 per month (51%) for a family premium and the employee will pay \$906.01 per month (49%).

➤ **4-6 Hours Per Day**

The Board of Education participates in a group insurance plan covering hospital, surgical, and medical costs. For each Class II employee who is employed for at least 4-6 hours per day, the school district will pay \$407.55 per month (55%) for a single premium and the employee will pay \$333.45 per month (45%). The school district will pay \$582.23 per month (39.34%) for an employee + spouse premium and the employee will pay \$897.77 per month (60.66%). The school district will pay \$526.76 per month (39.34%) for an employee + dependents premium and the employee will pay \$812.24 per month (60.66%). The school district will pay \$727.40 per month (39.34%) for a family premium and the employee will pay \$1,121.60 per month (60.66%).

For Class I and Class II employees, if the district employs both spouses and both spouses qualify for the district’s health insurance benefit, the school district will pay up to the qualifying contribution for family insurance for each spouse. Each spouse will pay 50% of the remaining premium balance or \$74.10 per month (10%), whichever is higher.

Health Insurance - Class III & IV

Do not qualify according to the master insurance policy.

Dental Insurance – Class I

The school district will pay the cost of a single premium on a group insurance plan covering dental costs for all Class I employees. The Class I employees are eligible to purchase family or two-party dental insurance at the employee’s expense.

Term Life Insurance - Class I (Full-time Personnel)

The school district will pay the cost of a single premium or family premium on a term life insurance policy. The beneficiary amount of the policy shall be \$15,000 plus double indemnity coverage.

Term Life Insurance – Class II

The school district will pay the cost of a single premium or family premium on a term life insurance policy for those Class II employees who work 20 hours per week, 9 months per year.

There shall be an Employee Insurance Group Committee composed of five (5) teachers, one board member, one administrator, one secretary, and one custodian which shall make recommendations to the board of education relative to the group insurance carrier and coverage. Under no circumstances shall recommendations be made to the board of education to change group insurance carriers without competitive quotes having been made utilizing the school business manager’s normal advertising procedure.