

	Huron School District #2-2	Code: GCBC-1(N) Professional Staff Fringe Benefits
	Policies and Regulations	

Professional Staff Fringe Benefits 2020-2021 Insurance

Health Insurance

The board of education participates in a group insurance plan covering hospital, surgical, and medical costs. For each certified employee who is employed for at least 75% of a full-time contract:

- **Single Premium:** District will pay **\$ 653.40** per month; the employee pays **\$ 72.60.**
- **Family Premium:** District will pay **\$ 1,087.80** per month; the employee will pay **\$ 725.20.**
- **Employee + 1:** District will pay **\$ 870.60** per month; the employee pays **\$ 580.40 .**
- **Employee + Dependents:** District will pay **\$ 787.80** per month; the employee pays **\$ 525.20.**
- If the district employs both husband and wife for at least 75% of a full-time contract, each employee will pay **\$ 72.60** per month for health insurance coverage.
- Employees on a 50% to 74% contract will receive one-half the above listed benefit contributed to the group insurance plan.
- Employees on a less than 50% contract will receive no insurance benefits from the district.
- Premium increases will take effect July 1st of each year.

Dental Insurance

The board of education participates in a group insurance plan covering dental costs. The school district will pay up to the amount of a single premium per year for each certified employee who is employed for at least 75% of a full-time contract. (If the employee chooses to include dependents in his/her plan, he/she must pay the difference in the single and the family premium.) Employees on a 50% to 74% contract will have one-half of the single premium contributed to the group dental plan. Employees on less than a 50% contract will receive no insurance benefits from the district.

Term Life Insurance

The school district will pay the cost of a single premium or a family premium on a term life insurance policy. Employees on a 50% to 74% contract will have one-half the benefit contributed on a term life insurance policy. Employees on less than a 50% contract will receive no benefits from the district.

The beneficiary amount of the policy shall be \$15,000, plus double indemnity coverage.

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.

Activity Passes

Employees will receive an activity pass which admits the employee and significant other, and any children living in the household, who accompany the employee to the event. The pass does not admit anyone to fund-raising activities nor to SDHSAA playoff events.