

<b>Coffee County Board of Education</b>			
Monitoring: <b>Review: Annually, in October</b>	Descriptor Term: <b>Insurance Management</b>	Descriptor Code: <b>3.600</b>	Issued Date: <b>11/11/13</b>
		Rescinds: <b>3.600</b>	Issued: <b>07/14/08</b>

1 The insurance program will provide coverages in a minimum of the following broad categories:

- 2
- 3 1. Property: Buildings and contents against fire, extended coverage, vandalism and malicious
- 4 mischief, boiler and machinery explosion; and vehicles;
- 5
- 6 2. Liability: Board members, director of schools and employees resulting from discharging their
- 7 duties;
- 8
- 9 3. Worker's compensation;
- 10
- 11 4. Fidelity: Blanket bond and fiscal agent's bond as required by statute; and
- 12
- 13 5. Student Insurance Program.

14

15 The director of schools will continually review the insurance program to ensure that adequate protection

16 is being provided at a reasonable price.

17

18 **GROUP HEALTH**

19

20 The Board shall provide group health insurance for all full-time employees.<sup>1</sup>

21

22 Board approval of group insurance for which the Board makes partial payment shall be given on

23 recommendation of a committee comprised of at least one (1) Board-appointed representative and one

24 certified and one non-certified representative.

25

26 The Board shall select the carrier of any insurance for which the Board makes full payment.

27

28 **RETIREES**<sup>3</sup>

29

30 Payment of medical, dental and vision insurance coverage shall be available for any retiring employee

31 at the same cost as for other employees until the employee reaches age sixty-five (65), provided that:

32

- 1 1. The employee is eligible for retirement under the eligibility standards as set by Tennessee  
2 Retirement System; and
- 3
- 4 2. The employee was enrolled in the Board-sponsored insurance plan for one (1) full year prior to  
5 retirement.
- 6

7 If a retired employee elects to continue participation in the Coffee County School System medical  
8 insurance program, the following contribution schedule will be applicable:

9	(1)	(2)	
10	State Contribution	Board contribution	Employee contribution
11 Years of Experience			
12 >30 Years	45%	55%	0%
13 20-29 Years	35%	55%	10%
14 <20 Years	25%	55%	20%

- 15
- 16 (1) State contribution is for licensed teachers only.
- 17 (2) All eligible employees.
- 18

19 Retired employees will be permitted to pay the difference in an individual plan and a family plan on a  
20 monthly basis and continue coverage if they so desire.

21

22 To be eligible for the Coffee County Board of Education contribution, the following criteria must be  
23 met:

- 24
- 25 (a) Must have reached the age of sixty (60) and been employed with the Coffee County School  
26 System for fifteen (15) years; or
- 27 (b) Must have a minimum of twenty-five (25) years vested with TCRS and been employed with  
28 Coffee County School System for fifteen (15) years; and
- 29 (c) Must be employed with the Coffee County School System at the time of retirement.
- 30

31 The individual shall be responsible for any premium cost other than the cost of the individual coverage.

32

33 The state contribution is for health coverage only. The Coffee County Board of Education is for health,  
34 dental, and vision coverage.

35 The Coffee County School System offer a post-retirement benefit to professional personnel to help pay  
36 the cost of health insurance at retirement. This section shall only apply to retirees and employees who  
37 were employed by an LEA within Tennessee prior to July 1, 2015.<sup>3</sup>

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Legal References

1. TCA 49-2-209
2. TCA 49-5-906
3. TCA 8-27-305

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Cross References

- Salary Deductions 2.802
- Risk Management 3.204
- Resignation 5.204
- Retirement 5.205