## INSURANCE BENEFITS, CLASSIFIED PERSONNEL

Classified employees who work twelve month's per year for at least 40 hours per week shall receive single health insurance benefits.

Classified employees may be eligible for group insurance benefits as determined by the board and required by law. The board will select the group insurance program and the insurance company, which will provide the program. Since the district employees less than an average of at least 50 full-time employees (including an equivalent for part-time employees), the district is not subject to the ACAs Employer Mandate.

Classified employees who work a minimum of 30 hours per week are eligible to participate in the group health insurance plan. Regular part-time classified employees who wish to purchase insurance coverage may participate in group insurance programs by meeting the requirements of the insurer.

This policy statement does not guarantee a certain level of benefits. The board will have the authority and right to change or eliminate group insurance programs for its classified employees

Classifies employees who work at least 30 hours per week are eligible for dental insurance benefits at the employee's expense.

Classified employees who work 20 hours or more per week shall receive \$20,000 AD&D life insurance. (This does not include bus drivers)

Classified employee's who work 40 hours and are 12 month employees shall receive \$30,000 AD&D life insurance.

Classified employee's who work 20 hours or more per week shall receive long-term disability insurance at the employee's expense. (This does not include bus drivers)

LEGAL REFERENCE: Code of Iowa, Chapter 20.1; 20.9; 85.2; 85.33; 85.34; 85.61; 279.12; 294.8 et seq.; 294.16; 609A; SF2295, Iowa Code §§ 20.9; 85; 85B; 279.12; 509; 509A; 509B (2013). Internal Revenue Code § 4980H(c)(4); Treas. Reg. § 54.4980H-1(a)(21)(ii). Shared Responsibility for Employers Regarding Health Coverage, 26 CFR Parts 1, 54 and 301, 78 Fed. Reg. 217, (Jan 2, 2013). Shared Responsibility for Employers Regarding Health Coverage, 26 CFR Parts 1, 54 and 301, 79 Fed. Reg. 8543 (Feb. 12, 2014).

CROSS REFERENCE; Board Policy 408.000

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