Policy 4354: Health And Welfare Benefits Status: ADOPTED

Original Adopted Date: 07/01/2009 | Last Revised Date:

10/01/2015 | Last Reviewed Date: 10/01/2015

The Governing Board recognizes that health and welfare benefits are essential to promote employee health and productivity and are an important part of the compensation offered to employees. The district shall provide health and welfare benefits for employees in accordance with state and federal law and subject to negotiated employee agreements.

Employees who are not in bargaining units shall receive health and welfare benefits as specified in Board policy and administrative regulation.

For purposes of granting benefits, a registered domestic partner and his/her child shall have the same rights, protections, and benefits as a spouse and spouse's child. (Family Code 297.5, 300)

The district shall offer full-time employees who work an average of 30 hours or more per week and their dependents up to age 26 years a health insurance plan that includes coverage for essential health benefits, pays at least 60 percent of the medical expenses covered under the terms of the plan, and meets all other requirements of the federal Patient Protection and Affordable Care Act.

With respect to eligibility to participate in the health benefits plan or the level of health benefits provided, the district shall not discriminate in favor of employees who are among the highest paid 25 percent of all district employees. (26 USC 105; 42 USC 300gg-16)

## **Continuation of Coverage**

Retired certificated employees, other employees who would otherwise lose coverage due to a qualifying event specified in law and administrative regulation, and their qualified beneficiaries may continue to participate in the district's group health and welfare benefits in accordance with state and federal law.

Unless otherwise provided for in the applicable collective bargaining agreement, covered employees and their qualified beneficiaries may receive continuation coverage by paying the premiums, dues, and other charges, including any increases in premiums, dues, and costs incurred by the district in administering the program.

## Confidentiality

The Superintendent or designee shall not use or disclose any employee's medical information the district possesses without the employee's authorization obtained in accordance with Civil Code 56.21, except for the purpose of administering and maintaining employee benefit plans and for other purposes specified in law. (Civil Code 56.20)

State Description Civ. Code 56.10-56.16 Disclosure of information by medical providers Civ. Code 56.20-56.245 Use and disclosure of medical information by employers Ed. Code 17566 Self-insurance fund Ed. Code 35208 Liability insurance Ed. Code 35214 Liability insurance (self-insurance or a combination of selfinsurance and insurance through an insurance company) Payroll deductions for collection of premiums Ed. Code 44041-44042 Ed. Code 44986 Leave of absence; state disability benefits Ed. Code 45136 Benefits for classified employees Ed. Code 7000-7008 Health and welfare benefits; retired certificated employees Rights, protections, benefits under the law; registered domestic Fam. Code 297-297.5 partners Fam. Code 300 Definition of marriage Gov. Code 12940 Unlawful discriminatory employment practices Gov. Code 22750-22944 Public Employees' Medical and Hospital Care Act Gov. Code 53200-53210 Group insurance H&S Code 1366.20-1366.29 Cal-COBRA program; health insurance Disclosure of fees and commissions paid related to health care H&S Code 1367.08 service plan H&S Code 1373 Health services plan; coverage for dependent children H&S Code 1373.621 Continuation coverage; age 60 or older after five years with district H&S Code 1374.58 Coverage for registered domestic partners; health service plans and health insurers Ins. Code 10116.5 Continuation coverage; age 60 or older after five years with district Ins. Code 10128.50-10128.59 Cal-COBRA program; disability insurance Ins. Code 10277-10278 Group and individual health insurance; coverage for dependent children Ins. Code 10604.5 Annual disclosure of fees and commissions paid Ins. Code 12670-12692.5 Conversion coverage Lab. Code 2800.2 Notification of availability of continuation health coverage Health benefits for spouse of peace officer killed in performance Lab. Code 4856 of duties Unemp. Ins. Code 2613 Disability insurance; notice of rights and benefits Federal Description 1 USC 7 Definition of marriage and spouse 26 CFR 1.105-11 Self-insured medical reimbursement plan 26 CFR 54.4980B-1-54.4980B-10 COBRA continuation coverage 26 CFR 54.4980H-1-54.4980H-6 Patient Protection and Affordable Care Act 26 USC 105 Self-insured medical reimbursement plan; definition of highly compensated individual 26 USC 4980B COBRA continuation coverage 26 USC 4980H Penalty for noncompliance with employer-provided health care requirements 26 USC 5000A Minimum essential coverage 26 USC 6056 Report of health coverage provided to employees 29 USC 1161-1168 COBRA continuation coverage 42 USC 1395-1395g Medicare benefits 42 USC 300gg-16 Group health plan; nondiscrimination in favor of highly compensated individuals 42 USC 300gg-300gg95 Patient Protection and Affordable Care Act 45 CFR 164.500-164.534 Privacy of individually identifiable health information **Management Resources** Description CSBA Publication Health Policy: Implications of Covered California for School Boards, Districts and Personnel, Governance Brief, January 2013 Internal Revenue Service Notification 2011-1 Affordable Care Act Nondiscrimination Provisions Applicable to Insured Group Health Plans U.S. Department of Treasury Publication Fact Sheet: Final Regulations Implementing Employer Shared

Responsibility Under the Affordable Care Act (ACA) for 2015

Website <u>CSBA District and County Office of Education Legal Services</u>
Website U.S. Department of Health and Human Services, Centers for

Medicare and Medicaid Services

Website <u>California Employment Development Department</u>

Website Internal Revenue Service
Website U.S. Department of Labor

Website <u>CSBA</u>

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