

COMMONWEALTH CHARTER
ACADEMY

SECTION: OPERATIONS
TITLE: OTHER INSURANCE
ADOPTED: FEB 15 2017
REVISED:

<p>24 P.S. § 513, 774</p>	<p style="text-align: center;">813. OTHER INSURANCE</p> <p>§ 1. <u>Purpose</u></p> <p>Proper Commonwealth Charter Academy operation requires that adequate, basic insurance programs be provided for the protection of the CCA, its officers, administrators, agents, representatives and employees.</p> <p>§ 2. <u>Authority</u></p> <p>The Board has the authority and responsibility to provide adequate insurance coverage to protect CCA's interests. Such coverage shall be in accordance with established guidelines.</p> <p>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</p> <p>The Board may appoint an insurance advisor, who may be the agent of record.</p> <p>§ 3. <u>Guidelines</u></p> <p>Liability insurance for CCA and those individuals covered thereunder shall include coverage for liability as a result of:</p> <ol style="list-style-type: none">1. General liability.2. Errors and omission of Board members and administrators. <p><u>COBRA</u></p> <p>Under the Federal Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), in the event of a qualifying event to the employee, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan.</p> <p>The plan administrator has fourteen (14) days to notify the employee of the right to</p>
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	<p>continue coverage under the plan, as may be required by law.</p> <p>In the event of a qualifying event to a dependent, under COBRA the employer has fourteen (14) days to notify the dependent of his/her rights to continue coverage after being advised by the employee or dependent that the event has occurred.</p> <table border="0"> <thead> <tr> <th data-bbox="402 457 620 495"><u>Qualifying Event</u></th> <th data-bbox="945 457 1419 495"><u>Duration Of Continuance Of Coverage</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="402 527 769 600">Termination of employment (except for gross misconduct)</td> <td data-bbox="945 527 1151 564">Up to 18 months</td> </tr> <tr> <td data-bbox="402 632 878 705">Reduction of the covered employee's hours which results in loss of coverage</td> <td data-bbox="945 632 1151 669">Up to 18 months</td> </tr> <tr> <td data-bbox="402 737 764 774">Death of a covered employee</td> <td data-bbox="945 737 1151 774">Up to 36 months</td> </tr> <tr> <td data-bbox="402 806 789 879">Divorce or legal separation of a covered employee</td> <td data-bbox="945 806 1151 844">Up to 36 months</td> </tr> <tr> <td data-bbox="402 911 846 1016">Loss of dependent coverage because covered employee becomes entitled to Medicare benefits</td> <td data-bbox="945 911 1151 949">Up to 36 months</td> </tr> <tr> <td data-bbox="402 1050 821 1123">Dependent child no longer meets definition of an eligible dependent</td> <td data-bbox="945 1050 1151 1087">Up to 36 months</td> </tr> </tbody> </table> <p>Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.</p> <p>References:</p> <p>School Code – 24 P.S. § 513, 774 Federal Consolidated Omnibus Budget Reconciliation Act of 1986</p>	<u>Qualifying Event</u>	<u>Duration Of Continuance Of Coverage</u>	Termination of employment (except for gross misconduct)	Up to 18 months	Reduction of the covered employee's hours which results in loss of coverage	Up to 18 months	Death of a covered employee	Up to 36 months	Divorce or legal separation of a covered employee	Up to 36 months	Loss of dependent coverage because covered employee becomes entitled to Medicare benefits	Up to 36 months	Dependent child no longer meets definition of an eligible dependent	Up to 36 months
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