

**Jefferson County
School District 509J**

Code: **EIA-AR**
Adopted: 8/9/99
Readopted: 1/22/07
Orig. Code(s): 456

Insurance Programs

Annual Insurance Review

The superintendent shall provide the Board an annual insurance review in June of each year. Information shall be provided relative to employee fringe benefits, agent of record selection, extent of coverage, and costs. Recommendations relative to adjusted coverage, bids, and bid specifications may-be included.

Agent of Record

An insurance agent of record shall be selected by the Board. Among the services to be provided are drafting specifications, meeting with district staff and the Board as needed, and securing competitive proposals. (Authority under OAR 125-310-0140).

Negotiated Employee Benefits

The district will provide employees benefits as identified in negotiated agreements. The district may provide other benefits not negotiated if it so chooses. The carriers for such benefits will be selected by the Board.

Worker's Compensation

The district will provide worker's compensation for all permanent, temporary, and volunteer employees including athletic officials. Private contractors will be required to provide proof of worker's compensation insurance and if working alone they shall sign the district's Contract for Services Agreement in lieu of providing evidence of coverage. District administration and supervisors shall take an active role in safety education.

Property Coverage

Replacement values for real and personal property shall be determined annually by the Board. A professional appraisal of buildings and equipment shall be authorized every five years. The Board may choose to self insure items valued at less than \$10,000.00.

Liability Insurance

Consideration should be given to purchasing the broadest protection available for district assets, employees, and the Board. The Board may choose to exceed statutory limits for general liability, vehicle, errors and omissions, and umbrella coverage. (ORS 30.270)

All contractors and sub-contractors engaged by the district may be requested to provide written proof of general liability insurance providing not less than \$500,000 combined single limits.

These limits may be increased for projects involving increased risk. All contractors shall name the district as an additional insured. The Board may require higher limits of liability insurance as deemed appropriate.

Bonds

District employees shall be bonded as required by applicable ORS and OAR's.

Student Insurance

The district does not insure students for medical treatment, transportation to medical facilities, loss of personal property, or any other coverages. The administration may provide student accident insurance information for those parents interested in securing coverage. Such information is provided without endorsement or recommendation by the district. The district may purchase short-term policies for unusual school sponsored activities as appropriate.

Unemployment Insurance

The district will self-insure for unemployment benefits through participation in the state unemployment division pool.

Employee Supplemental Coverage

The district may provide supplemental insurance coverages, at employee expense, for those employees wishing to purchase additional insurance coverage. Plans may include, but are not limited to, accidental injury, short-term disability, and cancer coverage. All supplemental coverages will be managed through the district's Section 125 Cafeteria Plan, allowing premiums be deducted "pre-tax" from employee income statements. Employees are responsible for making choices concerning supplemental coverages, including tax implications of flexible accounts, "use or lose" provisions, and authorized expenditures.

The district may elect to establish flexible spending accounts for child care and annual medical expenses for those employees wishing to set aside portions of their income for specific purposes. An open enrollment period will be held each September and employees may not change their flexible account elections unless a "qualifying change in family status" occurs.

1. In the case of child care, a Dependent Care Flexible Spending Account may be established by interested employees within the restrictions of IRS Publication 503.
2. The unreimbursed Medical Flexible Spending Account may be started by interested employees under IRS Publication 502, with a maximum monthly deduction of \$200.00.