



Group Health & Life Insurance

Board Approval: *R M Kelly, Chairman*

Date: 4/26/16

Revised 11/20/12

Eligibility

Full-time employees are eligible for group health and life insurance provided by JCESA and its chosen carrier. Insurance coverage will become effective for each eligible employee on the first day of the month following their 30th day of employment.

Part-time employees may elect to purchase insurance benefits at their own expense and at the discretion of the insurance carrier. Payroll deduction is not available for part-time employees.

Premium Payments

The agency pays the premium for specified group health and life insurance for the employee only.

Premiums for coverage of a spouse, children, or family coverage are the responsibility of the employee. Arrangements must be made with the payroll clerk to make appropriate payroll deductions at the established rate.

Additional life insurance may be acquired for an employee, spouse or dependent, at the employee's expense, and paid through payroll deduction.

Any employee on extended leave (workers' compensation, short term disability, leave of absence, leave without pay, or administrative leave) of 28 consecutive days or more and not receiving a regular paycheck from the agency will be responsible to reimburse the agency monthly for the cost of any coverage normally deducted from the employee's pay (spouse, children, or family coverage or additional life insurance.) Payments must be made to JCESA by the last day of each month. In the event that reimbursement payments are in arrears by more than two (2) months, the agency reserves the right to cancel the policy(ies) immediately and without notice.

Insurance coverage paid by JCESA ceases when the employee leaves employment with the agency. However, s/he may be eligible to continue coverage at his/her expense.