

# Lakeland Board of Education

Monitoring: <b>Review: Annually, in October</b>	Descriptor Term: <b>Insurance Management</b>	Descriptor Code: <b>3.600</b>	Issued Date: <b>11/14/16</b>
		Rescinds: <b>3.600</b>	Issued: <b>07/14/14</b>

1 The insurance program shall provide coverages in a minimum of the following broad categories:

- 2 1. Property: Buildings and contents against fire, extended coverage, vandalism and malicious  
3 mischief, boiler and machinery explosion; and vehicles;
- 4 2. Liability: Board members, Superintendent and employees resulting from discharging their  
5 duties;
- 6 3. Worker's compensation; and
- 7 4. Fidelity: Blanket bond and fiscal agent's bond as required by statute.

8 The superintendent shall continually review the insurance program to ensure that adequate protection  
9 is being provided at a reasonable price.

## 10 **GROUP HEALTH**

11 The Board shall provide group health insurance for all full-time employees.<sup>1</sup>

12 Board approval of group insurance for which the Board makes partial payment shall be given on  
13 recommendation of a committee comprised of at least one representative of each participating entity in  
14 the Health insurance pool.

## 15 **PHI (Protected health Information)**

16 The Municipal School District shall comply with the Health Insurance Portability and Accountability  
17 Act (HIPAA),<sup>3</sup> and Health Information Technology for Economic and Clinical Health Act (HITECH)  
18 <sup>4</sup> in the securing Protected Health Information.

## 19 **GROUP LIFE**

20 The Board shall provide group life insurance for all full-time employees.<sup>1</sup>

## 21 **RETIREEES<sup>2</sup>**

22 For Lakeland School System employees who have attained at least three consecutive years of TCRS  
23 service in any Shelby County school system (Shelby County Schools, Arlington Community Schools,  
24 Bartlett City Schools, Collierville Schools, Germantown Municipal School District, or Millington  
25 Municipal School District) as of July 1, 2016 and who were hired by Lakeland School System directly  
26 from any Shelby County school system prior to October 15th, 2018

- 1 Payment of individual hospitalization insurance coverage shall be available for any retiring employee  
2 at the same cost as for other employees until the employee reaches age sixty-five (65) provide that:
- 3 1. The employee is eligible for retirement under the eligibility standards as set by Tennessee  
4 Consolidated Retirement System; and
  - 5 2. The employee has enrolled in the Lakeland School System-sponsored insurance plan for one  
6 (1) full year immediately prior to retirement; and
  - 7 3. The employee has completed fifteen (15) years' service with Lakeland School System.
    - 8 a. For employees in this category hired directly from Shelby County Schools, prior service  
9 credited by Shelby County Schools will be applied to the 15-year service requirement.
    - 10 b. For employees who have attained at least three consecutive years of TCRS service in any  
11 Shelby County school system (Shelby County Schools, Arlington Community Schools,  
12 Bartlett City Schools, Collierville Schools, Germantown Municipal School District, or  
13 Millington Municipal School District) as of July 1, 2016 and who were hired by Lakeland  
14 School System directly from any Shelby County school system prior to October 15th, 2018,  
15 prior service hours credited by any Shelby County school system will be applied to the 15  
16 year service requirement.
- 17 Life insurance shall be continued at one time annual earning to cap at \$50,000 meeting the above  
18 requirements. This benefit is paid 100% by the board.

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Legal References

1. TCA 49-2-209
2. TCA 49-5-906
3. HIPPA, 42 U.S.C. § 1320d-1
4. HITECH