

Hardin County Board of Education

Monitoring: Review: Annually, in October	Descriptor Term: Insurance Management	Descriptor Code: 3.600	Issued Date: 02/13/17
		Rescinds: 3.600	Issued: 09/08/09

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, director of schools 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 director of schools shall continually review the insurance program to ensure that adequate
9 protection is being provided at a reasonable price.

10 **INSURANCE BENEFITS**

11 The Hardin County Board of Education pays the individual premium for health and dental insurance
12 for all eligible employees. Newly hired employees will be eligible for health, life, and dental insurance
13 the first day of the month following their employment with the exception of employees hired during
14 the summer months. These employees will be eligible for health insurance with an effective date of
15 October 1st. Life and dental insurance will be effective September 1st.

16 Employees that are terminating employment with the Hardin County Board of Education will be
17 terminated from health, life, and dental insurance on the first day of the month following termination
18 of employment with the exception of employees that have completed the school year and terminating
19 employment. These employees will have insurance terminated by July 1st.

20 Employees retiring at the end of the school year will be provided health insurance through September
21 30th. Life and dental insurance will terminate on July 1st. Employees retiring at any other time during
22 the school year will be terminated from all insurance on the first day of the month following
23 retirement.

24 **RETIREEES²**

25 See Board Policy - 3.6001

Legal References

1. TCA 49-2-209
2. TCA 49-2-208

Cross References

Payroll Procedures 2.802