

## **PROFESSIONAL STAFF FRINGE BENEFITS**

The Board recognizes that fringe benefits, such as insurance opportunities, are an integral part of the total compensation plan for full-time professional staff members. The superintendent or designee will research and present to the Board fringe benefit opportunities that will assist the district in attracting and retaining quality employees.

Unless otherwise indicated in this policy, a professional staff member is considered to be a full-time employee if he or she holds a position designated as full time in the relevant job description.

### **Benefits Fully or Partially Paid by the District**

The district will provide access to and contribute toward the cost of the following benefit options for full-time professional staff members:

1. Health insurance or a group health plan
2. Other benefits as approved by the Board

In accordance with law, any contract for an insurance policy provided for the benefit of employees will be submitted to competitive bidding at least every three years.

### **Health Insurance or Group Health Plan**

The Board will provide eligible full-time employees access to district-sponsored health insurance or a group health plan, in accordance with federal law. For health insurance or health plan purposes, an eligible employee is defined as a staff member the district reasonably expects to work an average of 30 hours or more per week as determined by law.

Any district health insurance contract or plan shall include a provision allowing persons who retire from the district to remain or become members of the plan if they are eligible to receive benefits under the Public School Retirement System of Missouri (PSRS) or the Public Education Employee Retirement System of Missouri (PEERS) by paying premiums. Premiums must be paid monthly with a 30 day past due grace period. Failure to make payment within this time period would result in termination of coverage. In addition, the retiree's spouse and children must be allowed to become members of the plan if they are receiving or are eligible to receive benefits under the PSRS or PEERS. Retirees and their spouses and children will have one year from the date of retirement to qualify and enroll in the coverage. Once that date has passed, if a retiree or his or her spouse or children discontinue district coverage, they are not eligible to re-enroll.

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### **Benefits Provided by the District at Employee Expense**

In accordance with law, the district is required to establish a premium-only cafeteria plan unless the district provides health insurance through a self-insured or self-funded group health plan. Even if the district provides health insurance through a self-insured or self-funded plan, the district may choose to offer employees access to a cafeteria plan or other benefits at the employee's expense.

### **403(b) Program (Administered by Third Party)**

The district offers participation in a 403(b) annuity program in accordance with law. The district has selected and contracted with a third-party company to administer the program. A copy of the district's written plan is available in the central office. Selection and removal of vendors and funding vehicles shall be in accordance with the policy recommended by the third-party administrator, which is incorporated by reference into this policy.

### **Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) Requirements**

In accordance with law, the district-sponsored health insurance or group health plan will allow for continuing coverage of employees and their spouses, former spouses or dependent children after certain qualifying events upon payment of the applicable premium. This obligation applies to both district-paid and employee-paid options. Qualifying events include, but are not limited to, employee resignation from the district, most situations involving employee termination and situations where an employee's hours have been reduced so that he or she no longer qualifies for district-paid health insurance or the group health plan. The district will provide notices as required by law.

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***Note: The reader is encouraged to check the index located at the beginning of this section for other pertinent policies and to review administrative procedures and/or forms for related information.***

Adopted: 12/16/1999

Revised: 01/17/2002; 10/16/2008; 07/17/2014

Legal Refs: §§ 67.150, .210, 169.590, 376.428, .453, RSMo.  
Internal Revenue Code, 26 U.S.C. § 125  
Patient Protection and Affordable Care Act, 26 U.S.C. § 4980H  
Public Health Service Act, 42 U.S.C. §§ 300bb-1 - 300bb-8

Platte County R-3 School District, Platte City, Missouri