

### **Insurance Management**

The Superintendent, with input from the Insurance Committee, shall annually recommend an insurance program that provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

1. Liability coverage to insure against any loss or liability of the District, board members, employees, volunteer personnel authorized in 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b, and student teachers by reason of civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed during the scope of employment or under the direction of the Board.
2. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
3. Workers' Compensation to protect individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation
4. Health Insurance:

Each full-time certified employee of the Board is entitled to a fringe benefit equal to the amount of the annual premium of the health insurance program provided by the Board.

A certified employee who is at least 55 years of age and has at least 10 years of service in the District may upon retirement, elect to remain covered under the District's health insurance program. The retiree would pay the premium.

All classified administrators, secretarial and clerical staff, classified exempt positions, teaching assistants, and full-time bus drivers contracted for at least 25 or more hours per week shall be entitled to a fringe benefit in the amount of the individual's annual health insurance premium.

This benefit is applicable toward the cost of the health insurance program provided by the Board.

An employee in these classifications who is at least 55 years of age or qualifies for Early Retirement Incentive and has at least 10 years of service in the District may, upon retirement, elect to remain covered under the District's health insurance program. The retiree would pay the premium.

A cafeteria employee contracted for at least 30 hours or more per week will be entitled to 1/2 of the employee health insurance premium contributed by the Board.

Health insurance is available to full-time cafeteria employees and full-time bus drivers who are employed at least 20 hours per week, but no board monies will be expended toward contributions.

■  
LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, Public Law 99-272, ¶1001, 100 Stat. 222, 4980B(f) of the I.R.S. Code, 42 U.S.C., §300bb-1 et seq.  
105 ILCS 5/10-22.3, 5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, 5/10-22.34b.  
215 ILCS 5/1 et seq.  
820 ILCS 305/1.

CROSS REF.: 3.40

---

Adopted: August 13, 1990  
Reviewed: August 2006  
Amended: September 27, 2006