

INSURANCE AND ANNUITIES MANAGEMENT
HEALTH AND LIFE INSURANCE

CRD
(REGULATION)

GROUP HEALTH AND
RELATED INSURANCE
AND OTHER BENEFITS

1. A group health insurance program consisting of major medical, hospital, surgical, prescription drugs, group life (\$10,000), and Accidental Death & Disability (AD&D) is available to eligible Houston Independent School District (HISD) employees. [See References (a) and (b)] Employees and dependents may be covered under the group health plan at the employees' expense and HISD's contributions towards the premiums.

ELIGIBILITY

- a. An employee of HISD is eligible for group health insurance coverage and other employee benefits coverages if he or she is employed as a regular employee who is either active or on a paid leave approved by the District and is an active, contributing member of the Teacher Retirement System (TRS) of Texas. A TRS retiree who is employed as a regular employee who is either active or on a paid leave approved by the District and is in a position that would otherwise qualify for TRS membership is also eligible for group health insurance coverage and other employee benefit coverage.

All eligible employees of the District are eligible for basic life and AD&D benefits whether they participate in the group health plan or not. Hourly employees are not eligible for supplemental life coverage. All eligible employees must be given the opportunity to enroll in or decline group health coverage. All necessary enrollment instructions and materials will be made available to eligible employees of the District.

DISTRICT
CONTRIBUTION

- b. The District pays an amount determined by the HISD Board of Education prior to the adoption of the budget towards the group health, life insurance, and AD&D benefit costs of each employee and for his or her eligible dependents who participate in the plans.

EMPLOYEE
CONTRIBUTION

- c. The District makes a contribution toward the comprehensive group health and life insurance. The employee pays the excess premium over the District's contribution for his or her coverage and for his or her dependents. Other benefit coverage, such as additional life up to three times the employee's annual salary, not to exceed \$400,000 in benefit amount, dental, vision, and disability insurance, and other benefits, are made available on an optional basis to eligible employees. Payroll deduction for premium costs is available to employees who participate in the program. Employees will automatically be enrolled in the Group Life & AD&D Insurance Plans for a

basic coverage of \$10,000 whether or not they enroll in the group health plan.

TERM LIFE
INSURANCE

2. Additional term life insurance is available to employees at their own expense. The coverage is limited to an amount of money equal to one, two, or three times an employee's current annual salary rounded up to the next \$1,000 with a maximum amount of \$400,000. This maximum does not include the \$10,000 of basic life and AD&D coverage. Term life insurance can also be secured by eligible employees who do not choose to have the medical coverage.

CONSULTATION

3. This regulation has been through consultation (Administrative: May 10, 2011; Instructional: May 5, 2011; Noninstructional: May 10, 2011).

MAINTENANCE
RESPONSIBILITY

4. The chief financial officer, Finance, is responsible for maintenance of this regulation.

REFERENCES:

- (a) Board Policy CRD(LEGAL)
 - (b) Board Policy CRD(LOCAL)
-