

STAFF INSURANCE COVERAGES

The Terrebonne Parish School Board shall execute contracts with insurance companies for group insurance covering the lives of its employees, and for group medical, surgical and hospital benefits for its employees and selected former employees with years of service as hereinafter provided enjoying the benefit of retirement, and to pay annually all or a portion of the premium from funds appropriated for this purpose and included in the budget of the School Board.

COVERAGE FOR ACTIVE EMPLOYEES

The School Board shall pay all or a portion of the premium for all active employees, including the Superintendent and members of the School Board, which shall include coverage for life, accidental death and dismemberment insurance, as well as medical, surgical, hospital, and major medical benefits.

If a husband and wife are both employees of the Terrebonne Parish School Board and eligible for group insurance coverage, they may elect to be covered for the Medical Care Insurance, both as employees or one as the dependent of the other, but neither can be covered both as an employee and as a dependent.

An active employee is defined as employed full-time for a minimum of thirty (30) hours or more a week, inclusive of regular full-time bus operators and bus attendants who are paid on a daily rate. This definition does not include persons on temporary assignment and/or substitute employment.

DEPENDENT COVERAGE/SUPPLEMENTAL LIFE

If the employee elects to carry dependent coverage/supplemental life insurance, he/she shall pay that portion of the premiums not reimbursed by the State Employees Group Benefits Program.

COVERAGE FOR RETIRED PERSONNEL

All employees who are eligible for service retirement, and employees who are placed on disability retirement, must assume full responsibility as retirees to notify the Accounting Department, in writing on a form provided by the Central Office, whether or not he/she desires insurance under the retirees' insurance program and this notification must be within a thirty (30) day period following date of retirement. After that period of time, the retiree will not longer be eligible for the insurance program.

If a husband and wife are both retirees of the Terrebonne Parish School Board and eligible for group insurance coverage, they may elect to be covered for the Medical Care Insurance, both as retirees, or one as the dependent of the other, but neither can be covered as both a retiree and as a dependent.

ANNUITIES

Employees of the Terrebonne Parish School Board may enter into a tax-sheltered annuity plan selected and approved by the Board with advice and/or consultation from the Insurance Advisory Committee. The Superintendent, with the assistance of the Risk Manager and Supervisor of Finance, is authorized to do the following:

1. Make such deductions in salaries as requested by employees.
2. Enter into employee annuity contribution agreements with annuity companies recommended by the Insurance Advisory Committee and approved by the Board.
3. Sign annuity applications of employees who purchase a tax-sheltered annuity from the approved company(ies).

WORKERS' COMPENSATION

All employees shall be provided workers' compensation coverage while acting in their official capacity as employees of the Board. An employee sustaining a work-related injury shall be allowed use of any accumulated sick leave available for the first seven work days of absence from work, payable at the full compensation rate based on regular School Board salary. Beginning on the eighth day of absence, the employee shall receive workers' compensation benefits prescribed by law in effect at the time of the accidents and/or sick leave benefits, but in no case more than 100% of their salary at the time of the injury.

Accidents which occur while in service with the Terrebonne Parish School Board must be reported by the employee to his/her immediate supervisor, wherein the Employer's First Report of Injury Form shall be completed and signed by the supervisor/administrator in charge. Particular emphasis will be required in listing the names and addresses of witnesses to the accidents. Failure to report accidents when they occur shall be considered neglect of duty.

FRAUDULENT CLAIMS WILL BE CONSIDERED AN ACT OF DISHONESTY BY THE EMPLOYEE AND SHALL SUBJECT THE EMPLOYEE TO DISMISSAL.

OTHER INSURANCE

Once benefits, such as cancer, intensive care, dental, and disability. Any additional coverage may be made available to all employees through a selection process to be established by the Insurance Advisory Committee. The Insurance Advisory Committee shall recommend any such additional employee insurance programs which shall be subject to Board approval.

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