Insurance Protection

I. Health Insurance

A. Full and Part-time employees who work at least 17.5 hours or more per week shall be eligible to enroll in a group health insurance plan provided by the employer. Substitute and temporary employees are not eligible for group health insurance.

B. Employer shall pay an established monthly contribution towards the premium for those employees enrolled in a health insurance plan.

   1. Employer's monthly contribution shall be determined annually in accordance with the health insurance contracts and budget process.
   2. Part-time employees, the employer's monthly premium contribution shall be paid at one-half the rate that is paid for full-time employees.
   3. Employer's premium contribution for full-time and part-time ten-month hourly employees is prorated and paid over ten months.

C. Employee health insurance contributions shall be established annually in accordance with the health insurance contracts and budget process. The amount of the contribution shall be the difference between the contract and the amount of the employer contribution. The employee's monthly contribution deduction shall be taken in the month preceding the month of coverage.

D. When both spouses are employed by the School Division and both are enrolled in the same dependent category/plan coverage, the employer shall determine the applicable employer monthly premium contribution each budget period. The balance of the premium shall be deducted from one spouse's paycheck.

E. New employees and employees converting from part-time to full-time employment status shall have 30 calendar days from the date of employment or status change to enroll in one of the health insurance plans. Employees who have a change in family status (e.g., birth, adoption, death, marriage, legal separation, or divorce) or whose spouse or dependent children have a change in their employment status or a significant change in their health insurance status through their employer shall have 30 calendar days from the event to enroll, add family members to the plan, or drop family members from the plan. Employees who do not enroll or change their health insurance coverage within the 30 calendar-day period following the event shall wait until the next "open enrollment period" to make any changes (see item G below).
F. Retiring full-time and part-time employees, who meet the eligibility requirements may elect to participate in the Retiree Health Insurance Plan. Retirees have the option to pay 100% of the cost of the health insurance or exchange accrued, accumulated sick leave as of the last day worked in return for an established employer monthly contribution toward the cost of health insurance premiums per the provisions of Regulation 545-1, Separation Benefits.

G. One open enrollment period shall be provided per year. During an open enrollment period, employees may enroll in a health insurance plan, increase coverage, and/or add family members to their plan; employees may also reduce coverage or remove dependents from their health insurance plan. Retired employees who are enrolled in the group health insurance plan may increase or decrease coverage and add or remove dependents from their health insurance plan during an open enrollment period. Except for circumstances detailed in item E above, enrollment or changes to insurance coverage shall be permitted only during an open enrollment period. Insurance coverage or any changes to insurance coverage made during an open enrollment period shall be effective at the beginning of the next insurance contract cycle subsequent to the open enrollment period.

H. Employees may enroll in separate supplemental insurance programs (e.g., dental, vision, disability, cancer insurance, long-term care insurance, etc.) offered through the employer group insurance program. Employees who enroll in a supplemental insurance program(s) shall pay the total premium for the coverage(s) through payroll deduction. Enrollment for a specific period of time (e.g., six months) may be required in certain supplemental insurance program contracts.

I. The Internal Revenue Service (IRS) authorizes employees to pay for their health insurance premiums with pretax dollars referred to as "premium conversion." Authorized health insurance premiums shall be deducted per pay from gross income resulting in lower taxable income which lowers federal, state, and social security taxes. All benefits, other wages, deductions, etc., that are a function of salary (i.e., Virginia Retirement System, IRS tax-deferred savings plans, overtime, leave without pay, etc.) shall be based on the employee's unadjusted gross income. Premium conversion shall apply to supplemental "dental" and "vision" group insurance plan premiums. Employees shall authorize premium conversion by completing the required insurance enrollment paperwork.

J. Employees on an approved leave of absence may continue health insurance coverage for the duration of the approved leave or up to two (2) years, whichever is less. Employees on an approved personal medical leave of absence shall receive the School Board health insurance contribution not to exceed six months. Employees on an approved medical leave to care for a child, spouse, or parent or employees on an approved parental leave of absence shall receive the School Board health insurance contribution not to exceed twelve (12) weeks. Employees
receiving a School Board contribution shall forward to the Office of Benefits & Retirement Services on a monthly basis the employee's portion of the monthly insurance premium. For the remainder of the approved leave of absence after the School Board contribution has ended, employees shall forward to the Office of Benefits & Retirement Services on a monthly basis the total monthly cost of the health insurance premium.

K. Employees on an approved military leave of absence who are eligible may opt to enroll in the group health insurance program (or continue health insurance coverage if already enrolled) per the provision of Regulation 542.07-1, Military Leave.

L. Employees who lose health insurance coverage because of termination of employment (other than for gross misconduct) or because of reduction in hours to less than 17.5 hours per week can continue in the group health insurance plan for a certain specified period of time by paying on a monthly basis the total monthly cost of the health insurance premium plus two (2) percent. Covered spouses or family members who lose health insurance coverage because the employee lost insurance coverage (other than for gross misconduct) or because of death, divorce, or a child has reached the maximum age limit can continue in the group health insurance plan for a certain specified period of time by paying on a monthly basis the total monthly cost of the health insurance premium plus two (2) percent. The temporary extension of health insurance shall be in accordance with the provisions of the 1986 COBRA Law. To receive a temporary extension of health insurance, the Benefits Office must be notified within 60 days from the day insurance coverage was canceled for employee, covered spouse and/or family members.

II. Group Life Insurance

A. Basic group life insurance benefits are provided automatically to employees who are members of the Virginia Retirement System (VRS) per the provisions of §51.1-505 of the Code of Virginia.

B. Basic group life insurance premiums shall be paid by the employer for full-time, eligible employees.

C. The basic life insurance becomes effective upon employment in an amount equal to two times the employee's annual salary rounded to the next highest thousand. For employees with at least 20 years of creditable VRS service, life insurance shall be equal to two times the employee’s highest annual salary, rounded to the next highest thousand, earned during employment. Accidental death coverage is four times the salary rounded to the next highest thousand.
D. Employees who are VRS members may opt to purchase additional life insurance protection for themselves and family members per the provision of the VRS Optional Group Life Insurance Program.

III. Unemployment Insurance

A. Prince William County Schools became a covered employer under the Virginia Unemployment Compensation Act as of January 1, 1978.

B. The Department of Human Resources shall be the employer's representative with the Virginia Employment Commission and all correspondence received in schools or offices regarding unemployment shall be forwarded immediately to the Human Resources Office.

The Associate Superintendent for Human Resources (or designee) is responsible for implementing and monitoring this regulation.

The Associate Superintendent for Human Resources (or designee) is responsible for review of this regulation in 2016.