

## HEALTH AND LIFE INSURANCE BENEFIT PLAN

This document outlines the health and life insurance benefits provided by the School District of Independence, Independence, Wisconsin, to its employees commencing with plan year beginning July 1, 2012.

The Board shall choose the plan administrator for the Independence School District. The Plan Administrator powers and duties are detailed in the insurance policies available for review in the administration office. The employer representative responsible for plan administration functions is the district bookkeeper. The employer identification number for School District of Independence, 23786 Indee Blvd., Independence, WI 54747, is 39-6002679.

The plan is maintained for the exclusive benefit of the employer's employees, their spouses and dependents. The assets of the plan shall not be diverted to or used for purposes other than the exclusive benefit of employees and their beneficiaries. Participation by former employees and/or non-employees and the terms of such participation are regulated by the COBRA Act. The plan cannot be terminated with respect to incurred claims.

Reporting and record retention responsibilities will be the duties of the school bookkeeper, and the plan year will be the policy year for applicable insurance contracts. The plan's test year and test day for Section 89 nondiscrimination testing purposes will be in July of each year the policies are in force.

Procedures and arrangements for funding the plan are covered under the Professional Agreement with the Independence Education Association, the Support Staff Handbook and administrative contracts. Allocations of required employer and employee contributions, and the method or procedure for determining and changing those respective contributions are also part of the Professional Agreement with the Independence Education Association, the Support Staff Handbook and administrative contracts.

Eligibility requirements for plan participation require no waiting period for professional staff. All part-time professional and some support staff employees will have their insurance premiums prorated according to the Professional Agreement. All employees who work thirty hours or more a week are eligible for coverage. The District will adhere to all current law and statutes relevant to insurance coverage of employees. Evidence of insurability is at the prerogative of the Plan Administrator, as are terms regarding enrollment, enrollment changes and enrollment period.

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A full description of the benefits provided under the plan is found in the group insurance policy on file in the administration office. Employees are notified of the benefits available under the plan as soon as they are eligible to participate.

The employer intends the plan terms, including those relating to coverage and benefits, to be legally enforceable. Changes in the plan are allowable only as required by law or as resulting from collective bargaining.

Adopted as Board Policy: November 24, 1989

Reaffirmed annually February 22, 1993 through January 26, 2004

Revised January 24, 2005

Reaffirmed annually January 23, 2006 through January 4, 2012

Revised September 7, 2017

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