

VENTURA COUNTY OFFICE OF EDUCATION

SUPERINTENDENT POLICY NO. 4154 / 4254

ADOPTED: 02/14/96

CLASSIFICATION: Personnel

**REVISED: 06/03/99
10/09/00
03/22/07
02/01/16
03/09/16
10/04/18**

SUBJECT: Health and Welfare Benefits

The Ventura County Office of Education (VCOE) contributes the basic and extended benefits payment for eligible certificated and classified employees and their families for major medical, dental and vision insurance plans. This contribution is limited to a maximum annual amount which may be adjusted subject to bargaining unit contract provisions.

All active and permanent employees working half time or more are eligible for coverage in proportion to the percentage that their hours are to full time. Employees working 25 hours or more are considered full time for health insurance employer paid contributions. Temporary, intern and substitute employees working thirty hours or more are eligible for coverage if the temporary assignment is expected to be six months or more in length.

Eligibility for employer paid medical, dental and vision insurance coverage shall expire on the last day of the month in which the employee last works.

Coverage of certain additional types of insurance may be paid for by the individual subscriber through a salary deduction plan.

The payment of any insurance premium by payroll deduction from an employee's monthly salary shall be accomplished only upon written authorization and request of the employee concerned. (E.C. 44041)

Retired employees employed prior to January 1, 2001, who had been employed by the Ventura County Office of Education for a period of five continuous years or more, may continue as members of the VCOE sponsored employee group medical plan for the lifetime of the employee or as allowed by the plan in accordance with the provisions of state law and the administrative regulations of VCOE. Retired employees employed after January 1, 2001, may continue as members of the employee group medical plan until age 65 only and must have completed ten or more continuous years of service. In either case, the retiree shall pay the total cost of the premium.

FURLOUGH FROM RETIREE PAID VCOE MEDICAL INSURANCE

Any retiree eligible for retiree paid medical insurance, who is or has been covered in the Retiree Group from the inception of retirement from VCOE, may take a furlough from VCOE medical insurance coverage provided they, and their spouse if applicable and the spouse is covered with the retiree at the time of the Furlough, continuously maintain comparable medical insurance coverage through Medicare and/or other insurance company registered in the State of California. Medicare Parts A, B and D along with a Medicare Approved Supplement Policy (“Medigap” Plan) shall be considered “comparable medical insurance coverage”. Medicare Part C (Medicare Advantage Plans like HMOs and PPOs) shall also be considered comparable if they include drug coverage. If the HMO/PPO does not include drug coverage, then a Part D Medicare plan must also be maintained. Non Medicare coverage provided by an insurance company registered in the State of California shall be determined “comparable” by submitting a schedule of benefits to the VCOE for approval.

Retirees electing this Furlough option are eligible to be reinstated to the VCOE retiree paid medical insurance plan at any subsequent annual open enrollment period for reinstated coverage to become effective October 1 following the open enrollment period. Retirees that were employed after January 1, 2001 are not eligible to be reinstated to the VCOE retiree paid medical insurance plan after age 65.

PAID MEDICAL INSURANCE FOR RETIREES

No VCOE paid retirement benefits are available to any employee presently working for VCOE and Superintendent Policy 4516 et seq is no longer in effect. Only VCOE employees who retired on or before June 30, 1995, and who satisfy the requirements set forth in Superintendent Policy 4516, as it existed prior to February 14, 1996, will be entitled to paid medical benefits during retirement.

To be eligible for paid medical insurance for retirees an employee shall:

Have attained the minimum retirement age for retirement under the Public Employees' Retirement System or State Teachers' Retirement System respectively; and

Have any combination of half time or more, regular contract years of service with the Ventura County Office of Education and age equaling seventy-five (75) or more and a minimum of ten (10) continuous years of half time or more service with the Ventura County Office of Education immediately preceding the date of retirement or termination for deferred retirement, and;

Have retired under the Public Employees' Retirement System or State Teachers' Retirement System, and;

Have retired on or before June 30, 1995.

FURLOUGH FROM VCOE PAID MEDICAL INSURANCE FOR RETIREES

Any retiree eligible for paid medical insurance for retirees may take a furlough from VCOE medical insurance coverage provided they, and their spouse if applicable and the spouse is covered with the retiree at the time of the Furlough, continuously maintain comparable medical insurance coverage through Medicare and/or other insurance company registered in the State of California. Medicare Parts A, B and D along with a Medicare Approved Supplement Policy (“Medigap” Plan) shall be considered “comparable medical insurance coverage”. Medicare Part C (Medicare Advantage Plans like HMOs and PPOs) shall also be considered comparable if they include drug coverage. If the HMO/PPO does not include drug coverage, then a Part D Medicare plan must also be maintained. Non Medicare coverage provided by an insurance company registered in the State of California shall be determined “comparable” by submitting a schedule of benefits to the VCOE for approval.

The retiree on furlough from VCOE paid retiree medical insurance coverage shall be reimbursed the cost of the premiums for the above described “comparable” medical insurance plans. Eligible reimbursement shall include premiums for the retiree and spouse, if applicable and the spouse was covered with the retiree at the time of the Furlough, plus 25% of the total cost of the applicable premium(s), up to, but not to exceed 75% of the then current premium VCOE pays the Coastal Schools Employee Benefits Organization (CSEBO) for the retiree. Reimbursements shall be made quarterly, upon presentation of a claim by the retiree, including verification of coverage and the premium amounts.

Retirees electing this Furlough option are eligible to be reinstated to the VCOE paid health insurance plan at any subsequent annual open enrollment period for reinstated coverage to become effective October 1 following the open enrollment period.

OTHER HEALTH AND WELFARE BENEFITS

Continuation of Benefits Plan (Pursuant to Title X of the Consolidated Omnibus Budget Reconciliation Act of 1985, P.L. 99-272.)

Upon expiration of medical, dental and vision insurance coverage provided by the Ventura County Office of Education, employees, former employees and/or eligible family members may purchase continuing coverage in accordance with the provisions of Title X of the Consolidated Omnibus Budget Reconciliation Act of 1985, (P.L. 99-272) and the Administrative Regulations of the Ventura County Office of Education.

Legal Reference:

EDUCATION CODE

44041 Deductions in salary payment as requested by employee