

POLICY RELATING TO PERSONNEL MANAGEMENT

HEALTH INSURANCE – SURVIVING SPOUSE

The Wachusett Regional School District shall provide health insurance benefits to a surviving spouse and dependent child(ren) of a deceased employee as follows:

If an employee of the District should pass away and at the time of death held the family health and/or dental insurance coverage through the District, the surviving spouse and dependent child(ren) are eligible to continue with health and/or dental insurance coverage through the District. The surviving spouse and dependent child(ren) are eligible to continue with the health and/or dental coverage under COBRA through the District for a period of 36 months. The surviving spouse and eligible dependent child(ren) would be responsible for 101% of the insurance premium. The District invoices the surviving spouse on a quarterly basis, but the insurance premium is due monthly on the first of the month.

If the deceased employee passed away while an active employee of the District and was eligible to retire from a state retirement system, but was not yet retired and held the health and/or dental insurance coverage for the spouse and/or dependent child(ren), the surviving spouse and/or dependent child(ren) would be eligible to continue with health and/or dental insurance coverage through the District at the retired employee rate for life. Should the spouse remarry, the insurance coverage through the District automatically ends. If the dependent child(ren) reach the age of 26, the family insurance coverage automatically ends through the District and the spouse may convert to an individual policy. If the surviving spouse and/or dependent child(ren) voluntarily cancel the health and/or dental insurance coverage through the District, the option to re-enroll at a later date will not be available.

First Reading: 12/10/12

Second Reading: 1/14/13

WRSDC Policy 5271.2