

**EAST  
STROUDSBURG  
AREA  
SCHOOL DISTRICT**

**SECTION: PROFESSIONAL  
EMPLOYEES**

**TITLE: HEALTH INSURANCE  
BENEFITS FOR RETIREES**

**ADOPTED: December 19, 2005**

**REVISED: August 15, 2016**

<p>1. Purpose SC 513</p> <p>2. Authority</p> <p>3. Delegation of Responsibility</p> <p>4. Guidelines</p>	<p style="text-align: center;">449. Health Insurance Benefits for Retirees</p> <p>The Board considers a basic program of insurance protection for its retired employees to be of prime importance. This program shall be made available to all eligible professional employees at the time of retirement from the school district.</p> <p>Appropriate direction and guidelines are provided in this policy so that the Superintendent can make timely decisions that permit continuity of insurance coverage with a minimum amount of interruption and Board involvement.</p> <p>It is the Board's intention that, in any situation or circumstance in which there is conflict or inconsistency between a provision in this policy and a provision in the applicable Collective Bargaining Agreement, the provision of the Collective Bargaining Agreement shall control and prevail.</p> <p>The Superintendent shall be responsible for the general supervision and administration of the program. The Superintendent shall have the authority to supervise the services involved in the program, either directly or indirectly through delegation to other members of the staff. The Superintendent is authorized to establish such rules and regulations as s/he deems necessary to implement Board policy. In establishing rules, regulations, and operational procedures the Superintendent should take the following guidelines into consideration.</p> <p><u>Eligibility</u></p> <p>Any employee who retires from the East Stroudsburg Area School District through the Public School Employees Retirement System after July 1, 1983 (except as modified below) and who meets the following conditions:</p> <p>Is age 60 or older with at least 25 years of service (at least 15 of which have been with the East Stroudsburg Area School District); OR</p> <p>Whose age plus years of service exceeds the sum of 83 while the retirement system 53/30 window is in effect, or 84 under the basic retirement system plan (of which at least 15 years of service must be in the East Stroudsburg Area School District), shall have the premiums in effect for individual coverage with the group carrier of the school</p>
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district paid by said school district until the end of the month when said employee reaches the Medicare eligibility age.. During this period, it will be the responsibility of the retired employee to pay to the school district the difference between this individual coverage and any dependent coverage that he/she elects to carry under the payment provisions and conditions described below. Failure to pay this differential cost will result in termination of all dependent health insurance benefits.

Any employee who does not meet the qualification for payment of premiums by the school district as stated above, who retires from the East Stroudsburg Area School District through the Public School Employees Retirement System shall be entitled to remain on the appropriate existing group health insurance plan at the same benefit level he/she enjoyed as an employee until the end of the month when said employee reaches Medicare eligibility age, providing, however, that said employee shall pay the total premiums for such group health insurance on or before the first day, of each month when the insurance is to be in effect. Such payments are to be made to the Business Office of the school district, and shall be at the current valid rates for the coverage desired. The school district will notify all such employees of any change in premiums for this coverage within thirty (30) days after receipt of notification by the insurance carrier. However, if such procedure has an adverse effect on the rate structure of the group health plans maintained for active employees, the Board may, in its sole discretion, elect to terminate coverage for such retired employees' dependents upon ninety (90) days' written notice to such retirees.

Group life insurance benefits will not be made available to retired employees under this policy.

When the retired employee reaches the Medicare eligibility age, the retiree, his/her spouse, and/or dependents will no longer be permitted to remain on the school district group health plan.