Insurance Benefits for Employees
It is the policy of the Bozeman Public Schools that newly contracted employees will be eligible for insurance benefits offered by the District for the particular bargaining unit to which the employee belongs, with the exceptions noted below:

1. Classified employees who are less than half time (that is, who are regularly scheduled to work less than 20 hours per week) will not be eligible for group health, dental and life insurance, and will not be considered to be a member of the defined employee insurance benefit groups.

2. Any permanent employee who works half time or more is eligible for group health and/or dental insurance irrespective of the unit to which the employee belongs. All medical and dental insurance premiums shall be pro-rated in the amount of the face contract in terms of full time equivalency times the District's maximum contribution as prescribed by the master contract for the unit. Life insurance benefits shall accord with the master contract of the particular unit.

3. An employee who does not work during the summer, but who has been contracted during the previous academic year, shall be eligible at his/her election to continue group health, dental and life insurance coverage during the summer months. For certified personnel, the District will pay the district's portion of the premium during the summer if the certified staff member has been renewed for the following year. A classified employee who has completed a six month probationary period by June 30 is eligible to receive the District portion of health premiums for the months of July and August in the same proration as existed during the academic year.

4. An employee who has not completed the required number of days must pay the total premium (employee and employer portion) for June, July and August by the last day of school. This payment is made to the district's Benefit Specialist.

Employees are responsible for selecting their benefits and ensuring that the premiums are paid in regards to these elections. Benefit elections are made dependent on the number of hours worked per week, as follows:

1. Employees working 20-29 hours per week:
   Benefits will be automatically waived, unless they elect coverage within 31 days from their eligibility start date or before the deadline of an open enrollment period.

2. All employees who work 30 hours or more per week:
   Employee will automatically be enrolled in the least expensive, employee only health plan option unless the health plan is waived or another plan is selected within 31 days from their eligibility start date or before the deadline of an open enrollment period.

If the number of hours worked are not sufficient to cover the full cost of the premium, the employee is responsible to self-pay the difference to the Benefits Specialist within 15 days of payday.

Anniversary dates of the health and dental insurance policies for the District shall be September 1 through August 31.

Legal Reference: 2-18-702 MCA Group Insurance for Public Employees and Officers
2-18-703 MCA Contributions

Adopted: 12/8/86 Rev. 6/24/91; 1/25/93; 8/8/94, 8/10/15