

BENEFITS & INSURANCE – CLARIFICATION OF COVERAGE START AND END DATES

Intergenerational Schools provide a benefits package to all eligible Intergenerational Schools employees. Any employee who regularly works at least 30 hours a week is eligible for the full benefits package offered by the schools which generally includes health, dental, vision, disability, and life insurance. The specific policies in the package are renegotiated each year and may change depending on cost, enrollment, need or other factors. Please see the Intergenerational Schools Description of Benefits packet for up-to-date information. A copy of the current plan is available on Sharepoint or may be requested from HR.

COMMENCEMENT OF COVERAGE

Employer paid benefits (which may include disability and basic life insurance) for eligible employees start on the 1st day of the first full month after starting work. For example, if an eligible employee's first work day is August 15th, employer paid benefit coverage will be effective September 1st. These benefits are provided at no cost to the employee.

In addition, eligible employees will have the OPTION to enroll in any offered health, dental, vision and supplemental life insurance benefit plans ONLY during the new employee enrollment period and any subsequent open enrollment period or in the event of a qualifying event. The premium costs of the elected benefits will be shared by the employer and the employee in accordance with the then current benefit package. The current cost of each these benefits to the eligible employee and further details of the terms and conditions can be found in the current benefits summary.

Similar to employer paid benefits, coverage for eligible employees who enroll in health, dental, vision will begin on the 1st day of the first full month after starting work. Supplemental life coverage may be subject to additional conditions from the provider. Furthermore, the employee's cost of any enrolled benefits will be deducted beginning with the first pay after coverage begins.

TERMINATION OF BENEFITS

Generally, benefit coverage for all eligible employees terminates on the last day of the last month worked. The employee's share of any premiums (or any unpaid balance) for the full month in which termination occurs will be deducted from the employee's final pay.

Returning Employees Who Do Not Work Year-Round - Coverage for 207 day, 11-month and 10-month eligible employees who are returning for the following school year will continue uninterrupted through the summer months when the eligible employee is not required to report to work and appropriate deductions for the employee's share of premiums will continue to be deducted from employee's pay.

Non-returning Employees Who Do Not Work Year-Round - To determine the last day worked for purposes of termination of benefit coverage for 207-day, 11-month and 10-month employees who have fulfilled their current contract but are not returning (whether voluntary or involuntary) for the next school year, see below. Please note this will not impact the calculation or payment of any accrued annual salary (i.e., stretch pay) due after the benefit termination date.

For purpose of determining the last day of coverage, the last work day for 207-day, 11 month and 10-month employees who are not returning for the next school year will be the last day of the then current fiscal year or June 30 and all benefit coverage will terminate on June 30. In addition, in the event a 207-day, 11-month or 10-month employee enters into a contract for the next school year but resigns or is otherwise unable to fulfill the contract before the start of that school year, benefits will terminate at the end of the month in which such resignation or termination occurs and the employee will be responsible for both the employer and employee share of any premiums for such benefits from July 1 to the date of termination of coverage. This amount will be deducted from any remaining pays.