

**CLOVIS UNIFIED
SCHOOL DISTRICT****PERSONNEL**

Certificated, Classified, Administrative and Supervisory

HEALTH & WELFARE BENEFITS PLAN

PURPOSE: To establish a health and welfare benefits plan for eligible employees and retirees.

The District shall provide health and welfare benefits, including dental and vision, for eligible employees and the employee's eligible dependents, when the employee meets the criteria in Section A or B and is enrolled in the District's Health and Welfare Benefits Plan. More information regarding employee health, dental and vision benefits is available on the District's web site at www.cusd.com "departments" and "benefits."

Eligible dependent is an individual meeting the eligibility requirements as defined by the District's Summary Plan Document which can be accessed on the District's web site at <https://www.cusd.com/HealthPlan.aspx>.

Employed is defined as the first day of work under a Board-approved temporary, probationary, or permanent employment agreement.

Benefits for retired employees and Governing Board Members can be found in Sections C and D of this policy.

A. CERTIFICATED EMPLOYEES

For purposes of this policy, the definition of "Certificated Employees" includes the employees listed in 1 through 4 of this section. Excluded employees are:

- Substitute employees
- Short-term employees
- Professional experts
- Certificated positions listed in Exhibit No. 4151.10, 4351.10(2) – Miscellaneous Salary Schedule

**CLOVIS UNIFIED
SCHOOL DISTRICT****1. Certificated Management**

Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
Prior to July 1, 1992	At least 10 hours but less than 20 hours per week	Dental and Vision for employee and eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Dental and Vision - Last day of the month following the date employment ends
July 1, 1992 through August 31, 2002	At least 10 hours but less than 20 hours per week	Dental and Vision for employee only Optional purchase of Dental and Vision for eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Dental and Vision - Last day of the month following the date employment ends
Prior to September 1, 2002	At least 20 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following the 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month in which employment ends
September 1, 2002 through August 31, 2007	At least 30 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month in which employment ends
September 1, 2007 through present date	At least 30 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1-month waiting period Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month in which employment ends

*39 month rehire provisions apply to eligible employees

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Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
Prior to July 1, 1992	At least 10 hours but less than 20 hours per week	Dental and Vision for employee and eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Last day of the month in which employment ends or August 31 if employee works through the last day of school
July 1, 1992 through August 31, 2002	At least 10 hours but less than 20 hours per week	Dental and Vision for employee only Optional purchase of Dental and Vision for eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Last day of the month in which employment ends or August 31 if employee works through the last day of school
Prior to September 1, 2002	At least 50% of the workday and work year	Medical, Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following the 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends
September 1, 2002 through August 31, 2007	At least 75% of the workday and work year	Medical, Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends
September 1, 2007 through present	At least 75% of the workday and work year	Medical Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1-month waiting period Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends

*39 month rehire provisions apply to eligible employees

**CLOVIS UNIFIED
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Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
Prior to September 1, 2002	At least 20 hours or more per week or contracted for more than 800 hours any given Adult School year	Optional Medical, Dental and Vision for employee and eligible dependents at an annual cost to the employee of at least \$600 with the Adult School Education Fund paying the balance \$50,000 Life Insurance for employee if employee elects to pay for health benefits	1 st of the month following 3- month waiting period which begins on the 1 st day of assignment	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends
September 1, 2002 through August 31, 2007	At least 30 hours or more per week or contracted for more than 1200 hours any given Adult School year	Optional Medical, Dental and Vision for employee and eligible dependents at an annual cost to the employee of at least \$600 with the Adult School Education Fund paying the balance. \$50,000 Life Insurance for employee if employee elects to purchase health benefits	Medical and Life – 1 st of the month following the 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends
September 1, 2007 through August 30, 2011	At least 75% of the workday and work year	Optional Medical, Dental and Vision for employee and eligible dependents at an annual cost to the employee of at least \$600 with the Adult School Education Fund paying the balance. \$50,000 Life Insurance for employee if employee elects to purchase health benefits	Medical and Life – 1 st of the month following 1- month waiting period after 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends

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Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
September 1, 2011 through present	At least 75% of the workday and work year	Medical Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1-month waiting period Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends

*39 month rehire provisions apply to eligible employees

4. Certificated State Pre-School

Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
Prior to July 1, 1992	At least 10 hours but less than 20 hours per week	Dental and Vision for employee and eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Last day of the month following the date employment ends or August 31 if employee works through the last day of school
July 1, 1992 through August 31, 2002	At least 10 hours but less than 20 hours per week	Dental and Vision for employee Optional purchase of Dental and Vision for eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Last day of the month following the date employment ends or August 31 if employee works through the last day of school
Prior to September 1, 2002	At least 20 hours or more per week	Medical, Dental and Vision for employee and eligible dependents. \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following the 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends

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Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
September 1, 2002 through August 31, 2007	At least 30 hours per week or more	Medical, Dental and Vision for employee and eligible dependents \$50,000 Life Insurance	Medical and Life – 1 st of the month following 1 st <u>day of assignment</u> Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends
September 1, 2007 through present	At least 30 hours or more per week	Medical Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1- <u>month waiting period</u> after 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Medical, Dental and Vision – Last day of the month in which employment ends or August 31 if employee works through the last day of school Life – Last day of the month in which employment ends

*39 month rehire provisions apply to eligible certificated state pre-school employees

B. CLASSIFIED EMPLOYEES

For purposes of this policy, the definition of “Classified Employees” includes the employees defined by Education Code sections 45100 et seq. and listed in 1 and 2 of this section. Excluded employees are:

- Substitute employees
- Short-term employees
- Apprentices
- Professional experts
- Part-time students in college work experience programs
- Naturalist Interns
- Recreation Program employees, i.e., Aquatics, Dance, Gymnastics, etc.

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Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
Prior to July 1, 1992	At least 10 hours but less than 20 hours per week	Dental and Vision for employee and eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Last day of the month following the date employment ends
July 1, 1992 through August 31, 2002	At least 10 hours but less than 20 hours per week	Dental and Vision for employee Optional purchase of Dental and Vision for eligible dependents	1 st of the month following 3-month waiting period which begins on the 1 st day of assignment	Last day of the month following the date employment ends
Prior to September 1, 2002	At least 20 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following the 1st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends
September 1, 2002 through August 31, 2007	At least 30 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends
September 1, 2002 through August 31, 2007	At least 30 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends
September 1, 2007 through present	At least 30 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$100,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1-month waiting period Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends

*39 month rehire provisions apply to eligible employees

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2. Regular Classified (Includes Business Support, Confidential/Non-presented Employees and Operations Support Units, but does not included excluded positions listed at the beginning of Section B)

Hire/Rehire Date*	Work Schedule	Benefit	Effective Date	End Date
Prior to July 1, 1992	At least 10 hours but less than 20 hours per week	Dental and Vision for employee and eligible dependents	1 st of the month following 3-month waiting period beginning 1 st day of assignment	Last day of the month following the date employment ends
July 1, 1992 through August 31, 2002	At least 10 hours but less than 20 hours per week	Dental and Vision for employee Optional purchase of Dental and Vision for eligible dependents	1 st of the month following 3-month waiting period beginning 1 st day of assignment	Last day of the month following the date employment ends
Prior to September 1, 2002	At least 20 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following the 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends
September 1, 2002 through August 31, 2007	At least 30 hours or more per week	Medical, Dental and Vision for employees and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1 st day of assignment Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends
September 1, 2007 through present	At least 30 hours or more per week	Medical, Dental and Vision for employee and eligible dependents \$50,000 Life Insurance for employee	Medical and Life – 1 st of the month following 1-month waiting period Dental and Vision – 3 months after the effective date of the Medical plan	Last day of the month following the date employment ends

*39 month rehire provisions apply to eligible employees

Disability insurance benefits are provided for all non-management Business Support employees, Confidential employees, School Resource Officers and Operations Support Unit employees working at least 10 hours per week.

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Employees who have officially retired under the requirements of their respective retirement system, State Teachers Retirement System (STRS) or Public Employees Retirement System (PERS), and were enrolled in the District's Health and Welfare Benefits Plan may continue in the District's benefit plan, at their option, at benefit levels provided other employees, provided the retiree meets the eligibility criteria defined in Section A or B. A Retiree or eligible spouse may not have a lapse in coverage from the Retiree's plan. If a Retiree or spouse has a lapse in coverage from the Retiree's plan he/she is ineligible for re-enrollment into the plan. This benefit became effective July 1, 1974. Section D defines the eligibility criteria for retired members of the Board.

If the health insurance claims paid for retirees and retiree dependents exceed ten percent (10%) of the total claims paid in any year, retirees will be required to reimburse the District a fee for the medical benefit as outlined in Section C-4.

Dental and vision benefits are provided to eligible retirees and their dependents at no cost for a maximum of five years or until the retiree reaches the age of 65, whichever comes first. Dental and vision benefits are calculated on the retiree's age, not the age of eligible dependents.

All references to "Medicare" refer to the Federal Medicare Law as described in Title 18 of the Social Security Act of 1964. Eligible dependent is defined as meeting the eligibility requirements in the District's Summary Plan Document. This document can be accessed through the District's web site at www.cusd.com and clicking on "departments," "benefits" and "health plan."

A disabilitant, as so certified by STRS, PERS or Social Security, becomes eligible for this benefit immediately if such disabilitant has had 15) years of service in the District. Board-approved health leave will be counted toward the service requirement for this benefit.

Qualifying age for continuation in the District's Health and Welfare Benefits Plan is defined as age 55 with 15 years of service for employees hired prior to September 1, 2007, or age 62 with 30 years of service for employees hired on or after September 1, 2007.

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1. Eligibility Criteria

Hire/Rehire Date	Work Experience/Age	Benefit
Prior to March 1, 1985	<ul style="list-style-type: none"> Employed for 15 years in public education (inclusive of time served with CUSD) Proof of enrollment in the District's and/or previous employer's <u>Health Plan</u> for 15 years 55 years of age except in the case of disabilitants 	<p>Medical for retiree and eligible dependents</p> <p>Dental and Vision for retiree and eligible dependents for 5 years or until retiree reaches age 65, whichever comes first</p>
March 1, 1985 through August 31, 2007	<p>Employed for 15 years in CUSD</p> <p>Enrolled in the District's <u>Health Plan</u> for 15 years</p> <p>55 years of age except in the case of disabilitants</p>	<p>Medical for retiree and eligible dependents</p> <p>Dental and Vision for retiree and eligible dependents for 5 years or until retiree reaches age 65, whichever comes first</p>
March 1, 1985 through August 31, 2007	<ul style="list-style-type: none"> Employed for 15 years in CUSD Enrolled in the District's <u>Dental and Vision Plan</u> for 15 years 55 years of age except in the case of disabilitants 	<p>Dental and Vision for retiree and eligible dependents for 5 years or until retiree reaches age 65, whichever comes first</p>
<p>NOTE: If hired before September 1, 2007, eligibility is further determined by both the retiree and/or dependent(s) enrolling in Medicare Part "A" when first qualified for such coverage through Social Security eligibility. Additionally, it is required that all retirees and/or dependent(s) enroll in Medicare Part "B" upon becoming eligible. The cost of Medicare Part "B" shall be paid by the retiree and/or dependent(s). The retiree must provide the District with evidence of enrolling in both Medicare programs.</p>		
September 1, 2007 through present	<p>Employed for 30 years in CUSD</p> <p>Enrolled in the District's <u>Health Plan</u> for 30 years.</p> <p>62 years except in the case of disabilitants</p>	<p>Medical for retiree and eligible dependents</p> <p>Dental and Vision for retiree and eligible dependents until retiree reaches age 65</p>
September 1, 2007 through present	<p>Employed for 30 years in CUSD</p> <p>Enrolled in the District's <u>Dental and Vision Plan</u> for 30 years</p> <p>62 years except in the case of disabilitants</p>	<p>Dental and Vision for retiree and eligible dependents until retiree reaches age 65</p>
<p>NOTE: For employees hired on or after September 1, 2007, eligibility is further determined by both the retiree and/or dependent(s) enrolling in any Medicare program offered when first qualified for such coverage through Social Security eligibility. The cost of all Medicare programs shall be paid by the retiree and/or dependent(s). The retiree must provide the District with evidence of enrolling in all Medicare programs offered.</p>		

**CLOVIS UNIFIED
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Hire/Rehire Date	Work Experience/Age	Benefit
July 1, 2013 through present	<ul style="list-style-type: none">• Employed for 30 years in CUSD• Enrolled in the District's <u>Health Plan</u> for 30 years.• 62 years except in the case of disabilitants	Medical for retiree and eligible dependents Dental and Vision for retiree and eligible dependents until retiree reaches age 65
July 1, 2013 through present	<ul style="list-style-type: none">• Employed for 30 years in CUSD• Enrolled in the District's <u>Dental and Vision Plan</u> for 30 years• 62 years except in the case of disabilitants	Dental and Vision for retiree and eligible dependents until retiree reaches age 65
NOTE: For employees hired on or after July 1, 2013, eligibility is further determined by both the retiree and/or dependent(s) enrolling in any Medicare program offered when first qualified for such coverage through Social Security eligibility. The cost of all Medicare programs shall be paid by the retiree and/or dependent(s). The retiree must provide the District with evidence of enrolling in all Medicare programs offered.		

Employees who do not meet the eligibility requirements defined in Section A or B upon retirement may continue their medical benefit on a self-paid basis, agreeing to and paying the full cost of the medical benefit. This option is not available for the dental and vision benefit.

3. Continuation of Benefits for Eligible Dependent(s) of Retiree

If a retiree participating in the District Health and Welfare Benefits Plan should pre-decease an eligible dependent(s), the benefits will continue for said dependent(s) provided all applicable requirements of the provisions are met.

If an eligible retiree, as defined in Section C-1, or an active employee eligible for retirement under their respective plan (STRS or PERS on and after age 50 and not as a disabilitant) is deceased prior to the age they would have been eligible for continuation in the District's Health and Welfare Benefit Plan, their dependent(s) may purchase the District's Health and Welfare Benefit Plan at full cost until the eligible retiree or active employee eligible for retirement would have reached the qualifying age, at which time the dependent(s) will be eligible for retiree benefits described in this section.

4. Continuation of Benefits for Employee Retiring Before the Qualifying Age

- a. Retirement after the age of 50 and before the age of 55 for employees hired prior to September 1, 2007

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Employees hired prior to September 1, 2007, who retire after the age of 50 but before the age of 55 shall be eligible for continuation in the District's Health and Welfare Benefits Plan at age 55 provided the employee meets the following provisions:

- 1) Has officially retired and receiving retirement benefits under the requirements of their respective retirement system, STRS or PERS, except in the case of disabilitants. A disabilitant, as so certified by STRS, PERS or Social Security, becomes eligible for this benefit immediately if such disabilitant has had 15 years of service in the District. Board-approved health leave will be counted toward the service requirement for this benefit.
 - 2) Has at least 15 years of service and enrolled in the District's Health and Welfare Benefit Plan for 15 years.
 - 3) Has maintained coverage under the District's Health and Welfare Benefits Plan at their own expense.
- b. Retirement after the age of 50 and before the age of 62 for employees hired on or after September 1, 2007

Employees hired on or after September 1, 2007, who retire after the age of 50 but before the age of 62 shall be eligible for continuation in the District's Health and Welfare Benefits Plan at age 62 provided the employee meets the following provisions:

- 1) Has officially retired and receiving retirement benefits under the requirements of their respective retirement system, STRS or PERS, except in the case of disabilitants. A disabilitant, as so certified by STRS, PERS or Social Security, becomes eligible for this benefit immediately if such disabilitant has had 30 years of service in the District. Board-approved health leave will be counted toward the service requirement for this benefit.
- 2) Has at least 30 years of employment in CUSD and enrolled in the District's Health and Welfare Benefit Plan for 30 years.
- 3) Has maintained coverage under the District's Health and Welfare Benefits Plan at their own expense.

5. Rate Determination

If the health insurance claims paid for retirees and retiree dependents (certificated and classified) exceed ten percent (10%) of the total claims paid in any year (July through June), and the retiree desires to continue in the District's Health and Welfare Benefits Plan, the District will assess retirees a monthly fee to be based on the amount exceeded by all retirees divided into 12 equal payments September through August of the following year. To the extent

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permitted by law, the Board further reserves the right to make any changes in the policy or in the coverage that it deems fit in its discretion. Nothing in this policy shall be construed as a waiver of any vested right that the retiree, the retiree's spouse or the retiree's dependents have, or may have in the future under applicable law.

D. MEMBERS OF THE GOVERNING BOARD

Board Bylaw No. 9250 – Board Member Remuneration, Reimbursement, and Other Benefits govern as to health and welfare benefits for current and former board members.

E. CONFIDENTIALITY

The Board recognizes the confidential nature of health information that is protected under both state and federal law, which includes protection under the Health Insurance Portability and Accountability Act ("HIPAA"); this protected information is also known as "protected health information" ("PHI"). The Superintendent or designee will ensure that privacy laws related to PHI are followed in the handling of such information. To that end, the Board authorizes the Superintendent or designee to develop District policies and procedures that ensure compliance with both state and federal privacy laws related to PHI.

Additionally, in compliance with the law, the Superintendent or designee shall not use or disclose any employee's medical information that the District possesses without the employee's authorization obtained in accordance with Civil Code 56.21, except for the purpose of administering and maintaining employee benefit plans and for other purposes specified in law.

Adopted: 07/23/1975

Amended: 06/30/1976, 06/13/1977, 06/22/1977, 11/22/1978, 01/28/1983, 02/13/1985,
06/19/1985, 09/11/1985, 10/26/1988, 01/25/1989, 06/08/1992, 04/14/1993, 05/1996,
04/24/1996, 11/13/1996, 05/27/1998, 10/27/1999, 07/24/2002, 06/11/2003,
12/17/2003, 04/14/2004, 12/15/2004, 03/09/2005, 02/22/2006, 08/22/2007,
07/16/2008, 11/19/2008, 03/24/2010, 08/11/2010, 08/22/2012, 11/14/2018,
10/21/2020 (BP 6503 renumbered as BP 4154, 4254, 4354)

EDUCATION CODE

7000-7008 Health and welfare benefits, retired certificated employees

17566 Self-insurance fund

35208 Liability insurance

35214 Liability insurance (self-insurance)

44041-44042 Payroll deductions for collection of premiums

44986 Leave of absence, state disability benefits

45136 Benefits for classified employees

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56.10-56.16 Disclosure of information by medical providers

56.20-56.245 Use and disclosure of medical information by employers

GOVERNMENT CODE

12940 Discrimination in employment

22750-22944 Public Employees' Medical and Hospital Care Act

53200-53210 Group insurance

HEALTH AND SAFETY CODE

1366.20-1366.29 Cal-COBRA program, health insurance

1367.08 Disclosure of fees and commissions paid related to health care service plan

1373 Health services plan, coverage for dependent children who are full-time students

1373.621 Continuation coverage, age 60 or older after five years with District

1374.58 Coverage for registered domestic partners, health service plans and health insurers

INSURANCE CODE

10116.5 Continuation coverage, age 60 or older after five years with District

10128.50-10128.59 Cal-COBRA program, disability insurance

10277-10278 Group and individual health insurance, coverage for dependent children

10604.5 Annual disclosure of fees and commissions paid

12670-12692.5 Conversion coverage

LABOR CODE

2800.2 Notification of conversion and continuation coverage

UNEMPLOYMENT INSURANCE CODE

2613 Education program; notice of rights and benefits

UNITED STATES CODE, TITLE 26

105 Self-insured medical reimbursement plan; definition of highly compensated individual

4980B COBRA continuation coverage

4980H Penalty for noncompliance with employer-provided health care requirements

5000A Minimum essential coverage

6056 Report of health coverage provided to employees

UNITED STATES CODE, TITLE 29

1161-1169 COBRA continuation coverage

UNITED STATES CODE, TITLE 42

300gg-300gg95 Patient Protection and Affordable Care Act, especially:

300gg-16 Group health plan; nondiscrimination in favor of highly compensated individuals

1395-1395g Medicare benefits

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CODE OF FEDERAL REGULATIONS, TITLE 26

54.4980B-1-54.4980B-10 COBRA continuation coverage

54.4980H-1-54.4980H-6 Patient Protection and Affordable Care Act

1.105-11 Self-insured medical reimbursement plan

CODE OF FEDERAL REGULATIONS, TITLE 45

164.500-164.534 Health Insurance Portability and Accountability Act (HIPAA)

Doc# 42325-7 (09/2020, None)