

**BOARD OF TRUSTEES
CHURCHILL COUNTY SCHOOL DISTRICT**

HEALTH INSURANCE INCENTIVE WAIVER PROGRAM

Churchill County School District (CCSD) is making available the option to participate in the CCSD Health Insurance Incentive Waiver Program to each benefit-eligible employee. Employees desiring to waive health insurance must apply during the annual open enrollment period or at the time they become benefit eligible. Up to 40 employees may participate in this program. If more than 40 employees apply during open enrollment, a lottery will be used to select participants. If an employee has participated during the prior year, he or she may choose to continue participation without going through the lottery. The number of employees that can begin participating each year will be reduced by the number of employees continuing their participation in the health insurance incentive waiver program.

Each benefited eligible employee will be eligible for five percent (5%) of the premium, or an amount defined by the Board, for each plan they are electing to opt out of: medical, dental and/or vision. As the District is currently on a cafeteria style plan, the employee will have the option to select which coverage to waive. A form will be provided with the current rates and the participant will be required to clearly indicate which plans are waived during open enrollment each year.

To be eligible for the Health Insurance Incentive Waiver Program, the employee must provide proof of alternate coverage and be eligible for District paid health insurance. Employees in a job sharing position or on a prorated benefit will only receive five percent (5%) of the premiums that the District would pay based on their position.

The incentive will be paid on a monthly basis and processed with regular payroll checks. The employee is responsible for income taxes related to the incentive.

There will be an annual renewal during the open enrollment period and each participant is required to re-enroll annually in the program and submit proof of continuing alternate health insurance coverage.

Employees may return to District paid health insurance during open enrollment or with any life qualifying event. The incentive will discontinue when the employee is placed on the District's policy.

CCSD reserves the right to make changes or discontinue the Health Insurance Incentive Waiver Program at any time upon notification to participating employees. Any changes will not adversely affect currently enrollees until the next open enrollment.

ADOPTED: 10/8/14

REVIEWED:

REVISED:

REVIEW RESPONSIBILITY: Board of Trustees / Superintendent