I. Purpose

To implement Board of Education of Baltimore County (Board) Policy 4201 by establishing guidelines for the administration of the employee insurance benefits program in Baltimore County Public Schools (BCPS).

II. Definitions

A. Eligible Employee – A regular employee working a minimum of .5 full-time equivalency (FTE) or an employee eligible based on his/her applicable collective bargaining agreement.

B. Non-Unit Employee – An eligible employee who is not a member of a unit covered by a collective bargaining agreement with the Board.

III. Responsibility

The Division of Human Resources is responsible for the administration of the employee insurance benefits program in accordance with Board Policy and federal and state laws and regulations.

IV. Guidelines

A. Basic Term Life Insurance
   1. BCPS will provide each eligible employee $15,000.00 basic term life insurance at no cost to the employee.
   2. The basic term life insurance benefit is effective on the first of the month following the employee’s date of hire.

B. For the purpose of this rule, Group Health Insurance includes health, prescription drug, dental and vision insurance.

C. Group Health Insurance
   1. Active Employees
An eligible employee may enroll him or herself and eligible dependents in Group Health Insurance.

2. Temporary Employees
Temporary employees are not eligible to enroll in Group Health Insurance unless they meet the standards required by federal, state or local laws and regulations.

3. Rehired Retirees
Rehired retirees will be eligible to participate in those group health insurance benefits to which they are entitled under the terms of their retirement. A rehired retiree is not eligible for enrollment in the Group Health Insurance offered to active employees.

4. Retirees
   a. A retiree is eligible to participate in Group Health Insurance benefits when the retiree:
      (1) Has completed ten (10) or more years of service with BCPS; and
      (2) Begins to receive a monthly pension from the Baltimore County Employees Retirement System or the Maryland State Employees Retirement and Pension system immediately following separation from active employment.

5. Group Health Insurance benefits become effective on the first day of the month following either the hire date or the date that the employee submits his/her completed forms to the Office of Benefits, Leaves, and Retirement, whichever is later.

D. Employee Contribution
1. Employees who are covered by a collective bargaining agreement will be required to contribute to the cost of the employee insurance plans as outlined in the employee’s respective bargaining unit master agreement.

2. Non-unit employees will be required to contribute to the cost of the employee insurance plans as outlined in the Master Agreement between the Board and the Council of Administrative and Supervisory Employees (CASE) or as otherwise provided in the employee’s individual employment contract.

3. Retirees will be required to contribute to the cost of the health plan chosen. A retiree’s contribution is dependent on the number of years...
of service with BCPS at the time of retirement and the health plan chosen. Retirees will be responsible for the full cost of dental and vision coverage.

E. Review

Annually, the Division of Human Resources, in conjunction with the Department of Fiscal Services, will review the employee insurance benefits offered by the Board to ensure the school system offers an attractive package of benefits while meeting the fiscal needs of the school system.

Legal References: 42 U.S.C. § 18001, *Et Seq., Patient Protection and Affordable Care Act*

*Annotated Code of Maryland, Insurance Article § 15-409, Continuation Coverage for Terminated Employees*

Related Policies: Board of Education Policy 4003, *Recruitment and Selection*

Board of Education Policy 4202, *Retirement*

Rule Superintendent of Schools

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