

## Article 1

## Insurance

### Sec. 1.1

Disability Insurance. The District provides, at no cost to all regular employees, a Disability Income Plan which provides the following benefits after being off work for thirty (30) calendar days. This plan as summarized below is more specifically described in the Valley Center M.W.D. Group Insurance Plan Booklet available through Human Resources.

- (a) Monthly benefit equal to 66-2/3% of employee's monthly earnings, as determined by the policy document.
- (b) Benefits will be payable until the employee ceases to be disabled, dies, or attains the maximum benefit period from the date of disablement, as determined by the policy document.
- (c) All benefits received through this plan will be coordinated with and reduced by the total amount of any "other income benefits" as provided by the policy document (such as worker's compensation or social security), so as not to exceed 66-2/3% of the employee's monthly salary at the time the disability occurred.
- (d) Disability payments in combination with any "other income benefits" shall be supplemented with sick leave, vacation leave, or any other accumulated leave, if available, to enable the employee to receive his/her full, normal salary. At no time shall an employee collect disability payments in combination with "other income benefits", supplemented by accumulated leave that would exceed 100% of the employee's normal salary.
- (e) In the event of conflict between this Code and the policy document, the policy will prevail.

### Sec. 1.2

Life Insurance. In addition to that provided in the District's Retirement Plan discussed in Section 8.1, the District provides Group term life insurance (including an Accidental Death and Dismemberment benefit) policies on behalf of all regular employees. Coverage begins the first of the month after thirty (30) days of employment, at no cost to all regular employees, in the amount of four (4) times the employee's annual salary plus \$85,000. The employee has the right to designate a beneficiary for each policy and change that designation at any time. The plan is more specifically described in the Group Insurance Plan booklet available through Human Resources.

Optional employee/spouse individually owned life insurance policies may be purchased with 100% of the premium(s) paid by the employee through monthly payroll deduction. Information on this optional benefit is available through Human Resources.

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Sec. 1.3      Medical Insurance. The District provides a choice of medical insurance plans for all regular employees, spouses, domestic partners registered with the State of California (Domestic Partner), and their families beginning the first of the month after thirty (30) days of employment. The insurance coverage is provided through either a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO) policy. The plans are more specifically described in the Group Insurance Plan booklets available through Human Resources. In addition, a Post-Retirement Medical Insurance Plan is available to eligible retirees. Information on eligibility criteria and the requirements of the Plan may be obtained through Human Resources.

Sec. 1.4      Dental Insurance. Dental insurance coverage is provided for all regular employees and eligible dependents beginning the first of the month following thirty (30) days of employment. A pamphlet that describes the Plan's benefits is available through Human Resources.

Sec. 1.5      Unemployment Insurance. The District participates in the State Unemployment Insurance Program at no cost to the employee. A pamphlet that describes this benefit is available through Human Resources. All employees are covered by the plan which provides the following benefits:

- (a) If an employee is separated from the District through no cause of his/her own; such as layoff, said employee shall be eligible to apply for unemployment benefits.

Sec. 1.6      Worker's Compensation. The District provides Worker's Compensation Insurance coverage to all regular employees. The following benefits are provided through the plan:

- (a) 66-2/3% of the employee's current salary, subject to minimum and maximum limits determined by the State of California, is paid for disability when an injury occurs on the job or when a work related illness to the employee includes hospitalization or requires absence from work longer than three (3) working days.
- (b) The employee receiving worker's compensation shall be paid their full monthly salary until their accrued sick leave is used. The amount received from Worker's Compensation will be reduced from the employee's normal check. The amount paid to the employee by the District will be charged against the employee's accrued sick leave at a rate determined by dividing the employee's hourly rate into the salary received.
- (c) All medical expenses incurred due to the injury or illness shall be paid through the worker's compensation plan.

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Sec. 1.7      Vision Insurance. Vision insurance coverage is provided for all regular employees and eligible dependents beginning the first of the month following thirty (30) days of employment. A pamphlet that describes the Plan's benefits is available through Human Resources.