The insurance program shall provide coverages in a minimum of the following broad categories:

1. Property: Buildings and contents against fire, extended coverage, vandalism and malicious mischief, boiler and machinery explosion; and vehicles;

2. Liability: Board members, Superintendent and employees resulting from discharging their duties, and students participating in work-based learning;¹

3. Worker’s compensation; and

4. Fidelity: Blanket bond and fiscal agent’s bond as required by statute.

The Superintendent shall continually review the insurance program to ensure that adequate protection is being provided at a reasonable price.

**GROUP HEALTH**

The Board shall provide group health insurance for all full-time employees.²

Board approval of group insurance for which the Board makes partial payment shall be given on recommendation of a committee comprised of at least one representative of each participating entity in the Health insurance pool.

**PHI (Protected health Information)**

The Municipal School District shall comply with the Health Insurance Portability and Accountability Act (HIPAA),³ and Health Information Technology for Economic and Clinical Health Act (HITECH)⁴ in the securing Protected Health Information.

**GROUP LIFE**

The Board shall provide group life insurance for all full-time employees.²

**RETIREES**⁵

For Lakeland School System employees who have attained at least three consecutive years of TCRS service in any Shelby County school system (Shelby County Schools, Arlington Community Schools, Bartlett City Schools, Collierville Schools, Germantown Municipal School District, or Millington Municipal School District) as of July 1, 2016 and who were hired by Lakeland School System directly from any Shelby County school system prior to October 15th, 2018.

¹ Students participating in work-based learning.
² Health and Life Insurance.
³ HIPAA, Health Insurance Portability and Accountability Act.
⁴ HITECH, Health Information Technology for Economic and Clinical Health Act.
⁵ Retirees.
Payment of individual hospitalization insurance coverage shall be available for any retiring employee at the same cost as for other employees until the employee reaches age sixty-five (65) provide that:

1. The employee is eligible for retirement under the eligibility standards as set by Tennessee Consolidated Retirement System; and
2. The employee has enrolled in the Lakeland School System-sponsored insurance plan for one (1) full year immediately prior to retirement; and
3. The employee has completed fifteen (15) years’ service with Lakeland School System.
   a. For employees in this category hired directly from Shelby County Schools, prior service credited by Shelby County Schools will be applied to the 15-year service requirement.
   b. For employees who have attained at least three consecutive years of TCRS service in any Shelby County school system (Shelby County Schools, Arlington Community Schools, Bartlett City Schools, Collierville Schools, Germantown Municipal School District, or Millington Municipal School District) as of July 1, 2016 and who were hired by Lakeland School System directly from any Shelby County school system prior to October 15th, 2018, prior service hours credited by any Shelby County school system will be applied to the 15 year service requirement.

Life insurance shall be continued at one time annual earning to cap at $50,000 meeting the above requirements. This benefit is paid 100% by the board.

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Legal References

1. Public Acts of 2018, Chapter No. 991
2. TCA 49-2-209
3. HIPPA, 42 U.S.C. § 1320d-1
4. HITECH
5. TCA 49-5-906