

# Wilson County Board of Education

Policy Description:

Insurance Management

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Policy Number:

3.600

Amended Date:

06/04/07

Rescinds: Classified  
p. 7, Contract 4-1 & 4-2

Issued: 06/26/91,  
04/04/02

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

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- 3 1. Property: buildings and contents against fire, extended coverage, vandalism and malicious mischief,
- 4 boiler and machinery explosion, and vehicles;
- 5 2. Liability: premises, operations, vehicles;
- 6 3. Worker's compensation: statutory requirements;
- 7 4. Fidelity: blanket bond and fiscal agent's bond as required by statute.
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9 The director of schools will continually review the insurance program to ensure that adequate protection is being  
10 provided at a reasonable price.

## 11 **GROUP HEALTH**

12 The Board shall provide group health insurance for all full time employees.<sup>1</sup>

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14 Board approval of group insurance for which the Board makes partial payment shall be given on  
15 recommendation of an insurance committee.

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17 The Board shall select the carrier of any insurance for which the Board makes full payment.

## 18 **RETIREES<sup>2</sup>**

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21 All Wilson County School System retired employees with a minimum of thirty (30) years of service with the  
22 system will have health insurance paid in full if the retiree applies for it. Thirty (30) years of service in the Wilson  
23 County School System may include all unused sick leave days, a maximum of five (5) years of active military  
24 service as recognized in the Tennessee Consolidated Retirement System guidelines, and five (5) years of  
25 service in Lebanon Special School District. This insurance benefit will remain in effect until the retiree attains the  
26 age at which he or she qualifies for Medicare benefits.

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<sup>1</sup> TCA 49-2-209

<sup>2</sup> TCA 49-5-906

1 Should the Wilson County School System cease to receive the interest on the insurance fund, this benefit will be  
2 closed to future retirees. However, those in the program will continue to receive the benefit. If this should  
3 occur, all future retirees will be allowed to continue coverage at a rate of eighty percent of the individual  
4 premium. This amount will be based on the total paid by the system for individual coverage for each active  
5 employee.



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