

OPERATIONAL SERVICES

4:100 Insurance Management

The Superintendent or designee shall recommend and maintain all insurance programs that provide the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include each of the following:

1. Liability coverage to insure against any loss or liability of the School District and the listed individuals against civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction or related to any mentoring services provided to the District's certified staff members; Board members; employees; volunteer personnel authorized by 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b; mentors of certified staff members authorized in 105 ILCS 5/21A-5 et seq. (new teacher), 105 ILCS 5/2-3.53a (new principal), and 2-3.53b (new superintendents); and student teachers. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
2. Workers' Compensation to protect individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.
3. Group health plans sponsored by Skokie School District 73½, including medical, dental, and flexible spending account plans, may be subject to the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA) or general HIPAA requirements. When applicable, these plans shall comply with HIPAA and its Privacy Rule and shall be amended to reflect compliance.

To the extent that the School District is aware of any health information of any plan participant or student, the School District has always valued the confidentiality of such health information. It remains the policy of the School District that a plan participant's health information will not be used or disclosed for employment-related actions or decisions affecting the benefits of an individual employee. It also remains the policy of the School District to respect the confidentiality of student health information acquired through activities of the Health Center. Further, it is the policy of the Skokie School District 73½ to comply with all applicable provisions of HIPAA and its Privacy Rule. This policy shall be implemented according to established administrative procedures.

4. Major Medical and Hospital Insurance, Dental Insurance, Term Life Insurance and Long Term Disability Insurance Plan as agreed upon in the Collective

Bargaining Agreement between the Board of Education, Skokie School District number 73½ and the McCracken, Middleton and Meyer Education Association.

Student Insurance

The Board shall annually designate a company to offer voluntary student accident insurance coverage. The Board does not endorse the plan nor recommend that parent(s)/guardian(s) secure the coverage, and any contract is between the parent(s)/guardian(s) and the company.

LEGAL REF.:

Consolidated Omnibus Budget Reconciliation Act, Pub. L. 99-272, §10001, 100 Stat. 222, 4980B(f) of the I.R.S. Code, 42 U.S.C. §300bb-1 et seq.

105 ILCS 5/10-20.20, 5/10-22.3, 5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, and 5/10-22.34b.

215 ILCS 5/, Ill. Insurance Code.

750 ILCS 75/, Ill. Religious Freedom Protection and Civil Union Act.

820 ILCS 305/, Workers' Compensation Act.

Adopted: April 23, 2019

Skokie SD 73.5