

### HEALTH AND WELFARE BENEFITS

The Blue Oak Charter Council requires Blue Oak Charter School to provide health and welfare benefits for full-time certificated and classified employees in accordance with state and federal law and subject to negotiated employee agreements. Full-time employment is considered 30 or more hours for classified staff and .75 FTE or higher for certified staff.

Employees working less than full-time are not entitled to health benefits unless otherwise negotiated.

Eligibility begins on the first day of the month succeeding date of hire. Coverage will be terminated effective the end of the month employment ceases.

#### **Continuation of Health and Welfare Benefits (COBRA)**

When your coverage under Blue Oak Charter School's health and welfare plans ends, you or your dependents can continue coverage. To continue coverage, you must pay the full cost of coverage - your contribution and Blue Oak Charter School's previous contribution.

Qualified employees and qualified beneficiaries shall be offered the opportunity to continue health insurance coverage when they otherwise would lose coverage due to one of the following qualifying events:

1. The death of a covered employee;
2. The termination other than by reason of the employee's gross misconduct or reduction in hours of the covered employees employment;
3. The divorce or legal separation of a covered employee;
4. Covered employee's becoming entitled to Medicare benefits
5. A dependent child ceasing to be a dependent child of a covered employee.

Continuation coverage shall be terminated in accordance with Blue Oak Charter School insurance plan and federal and state law