## GROUP HEALTH AND DENTAL INSURANCE COVERAGE

The School Board and its employees jointly sponsor self-funded group health and dental insurance packages. The School District will set the annual insurance contribution for any eligible employee who wishes to participate in the District's group health and dental insurance program. Eligible employees indicating a desire to participate in the District's group insurance program must, at a minimum, participate at a single coverage level in the insured areas of group health and group dental. An eligible employee who does not wish to take advantage of the insurance program offered must sign a waiver stating the insurance coverage is offered to him/her and is refused. Premiums in excess of the School District's contribution are paid monthly via payroll deduction. The employee's portion of the monthly cost of elected coverage will be deducted on a pre-tax basis unless the employee provides the Business Office with a statement indicating denial of this pre-tax benefit.

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