

Group Health Insurance Coverage for Retirees

The Board pays a portion of the group health insurance premiums for employees and retirees. To be eligible for retiree coverage, an individual must be enrolled for coverage as an employee at the time of retirement.

For those individuals beginning participation or rejoining prior to May 1, 2005, a retiree's premium and Board's portion of a retiree's premium is the same as that of an active employee. For those employees beginning participation or rejoining on or after May 1, 2005, the Board's portion of a retiree's premium is based on the number of years that individual has participated in the Board's group health insurance program as of the date of that individual's retirement. This is called vesting, and also applies to dependents beginning coverage after May 1, 2005.

The following vesting schedule describes the portion of the Board's share of an active employee's premium that the Board will pay for retirees beginning participation or rejoining on or after May 1, 2005:

Years of Participation	Percentage of Board Subsidy of Active Employees' Premium Paid for Retirees
10 years or fewer	25%
More than 10 years, but fewer than 15	50%
15 years or more, but fewer than 20	75%
20 years or more	100%

Employees hired after May 1, 2005 who were previously employed by another Louisiana public school system(s), and are able to provide proof of health insurance coverage of at least ten (10) years with said employer(s) and are then members of Vermilion Parish School System's group health insurance plan for five (5) or more years, will be given credit for the years in the previous school system's health insurance plan, in addition to the years in Vermilion Parish School System's health insurance plan, when calculating participating years for retiree vesting purposes. Any newly hired employee wishing to take advantage of the provisions of this paragraph will assume the responsibility of furnishing documented verification of coverage from another public school district within ninety (90) days of the date of hire.

Those retirees who were participants in the group health insurance program at the time of retirement and chose not to participate in the program upon or after retirement, will be eligible to rejoin the program after May 1, 2016 if it can be shown that the retiree maintained continuous credible coverage for the entire period since terminating coverage with the Board's plan. The Board however, will not be responsible for contributing to the cost of the group health insurance premium for that retiree. The entire cost of plan participation will be paid by that retiree. Any retiree wishing to take advantage of the provisions of this paragraph will assume the responsibility of furnishing documented verification of continuous credible coverage within thirty (30) days of the loss of that coverage.

Adopted: November 18, 2004 (effective May 1, 2005)

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