

DICKSON COUNTY BOARD OF EDUCATION

Monitoring:	Descriptor Term:	Descriptor Code:	Revised Date:
Review: Annually, in November	Insurance Management	3.600	November 29, 2018
		Rescinds:	Issued:

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General

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

1. Property: Buildings and contents against fire, extended coverage, vandalism and malicious mischief, boiler and machinery explosion and vehicles;
2. Liabilities: Board Members, Director of Schools, and employees resulting from discharging their duties, and students participating in work-based learning;¹
3. Workers' Compensation; and
4. Fidelity: Blanket bond and fiscal agent's bond as required by statute.

The director of Schools shall continually review the insurance program to ensure that adequate protection is being provided at a reasonable price.

GROUP HEALTH

The Board may provide group health insurance for all full-time employees.² The Director of Schools after consultation with personnel, shall recommend carriers of insurance for programs in which the Board makes partial of full payments. The Board shall approve all insurance carriers.

The Director of Schools/designee shall develop procedures to ensure the privacy of HIPPA protected information³

ANNUITIES⁴

Board-approved companies for tax-sheltered annuities shall include all companies presently having contracts with employees.

The addition of a company to the list of Board-approved companies shall be considered on written request of agents of the company.

Written request for a change in annuity deductions shall be reported to the payroll office on or before the first day of the month in which such change is to be effective.

¹ Public Acts of 2018, Chapter No. 991

² TCA 49-2-209

³ 45 CFR §164.306, 164.316

⁴ TCA 49-2-208