

## Administrative Regulation

Employees, Totally Disabled: Health Benefits

Employees who are totally disabled may receive the health benefits enumerated below if they meet the eligibility criteria specified in section B, Eligibility.

## A. Benefits

1. Coverage is for the employee only.
2. The district will pay the employee an amount of reimbursement which represents the difference between the actual cost to the employee of a district "approved conversion plan" and the cost of individual coverage for that employee in a Blue Cross Prudent Buyer, \$500 deductible, 80/20 program within the Orange County area.
3. The employee will be reimbursed after presentation to the district insurance office of a receipt verifying payment of the quarterly premium for health insurance coverage under one of the district approved conversion plans.
4. The amount reimbursed to the employee shall be recomputed annually and shall reflect the rates established by the insurers.

## B. Eligibility

1. Employee must be totally disabled as a result of bodily injury or disease, so as to be wholly prevented thereby from engaging in any and every business or occupation and from performing any work for compensation or profit, and continue to be so totally disabled uninterruptedly beyond the termination of the health insurance.
2. Employee must have 15 years of service with the Garden Grove Unified School District immediately prior to becoming totally disabled and have reached 50 years of age.
3. Employee must have been participating in a district paid health plan immediately prior to becoming totally disabled and requesting total disability health benefits.
4. Employee must have applied for and be receiving a disability allowance from STRS or a disability retirement from PERS.

5. Employee will be eligible for benefits for two years for each year of service. In no case will coverage continue beyond the end of the month in which the employee reaches his/her 65th birthday.

Ref.: EC Section 22148; GC Sections 22150, 53200, 53201

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