

# **Millington Board of Education**

|  |   |                                  |   |
|--|---|----------------------------------|---|
| Monitoring:<br><b><u>Review: Annually,<br/>in October Review:<br/>Annually</u></b> | Descriptor Term:<br><b>Insurance Management</b> | Descriptor Code:<br><b>3.600</b> | Issued Date:<br><b><u>-04/21/14</u></b>                       |
|  |   | Rescinds:                        | <del>Issued</del> Reviewed/Revised:<br><b><u>01/06/20</u></b> |

## 1 *General*

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

- 3 1. Property: Buildings and contents against fire, extended coverage, vandalism and malicious  
4 mischief, boiler and machinery explosion, and vehicles;
- 5 2. Liability: Board members, Director of Schools, and certain employees resulting from  
6 discharging their duties and students participating in work-based learning;<sup>1</sup>
- 7 3. Workers' compensation; and
- 8 4. Fidelity: Blanket bond and fiscal agent's bond as required by statute.<sup>2</sup>

9 The Director of Schools or his/her designee shall continually review the insurance program to ensure  
10 that adequate protection is being provided at a reasonable price.

## 11 **GROUP HEALTH**

12 The Board shall provide group health insurance for all full-time employees.<sup>3</sup> The Director of Schools,  
13 or his/her designee after consultation with personnel, shall recommend carriers of insurance for  
14 programs in which the Board makes partial or full payments. The Board shall approve all insurance  
15 carriers.

16 The Director of Schools for his/her designee shall develop procedures to ensure the privacy of HIPAA  
17 protected information.<sup>4</sup>

## 18 **ANNUITIES**<sup>5</sup>

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

21 The addition of a company that does not currently have a contract with an employee to the list of  
22 board-approved companies shall be considered on written request of agents of the company.

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

---

**Legal References**

1. TCA 49-11-902; Public Acts of 2019, Chapter No. 468
2. TCA 49-2-102; TCA 8-19-101 *et seq.*
3. TCA 49-2-209
4. 45 CFR § 164.306, 164.316
5. TCA 49-2-208

---

**Cross References**

Payroll 2.802  
Work-Based Learning 4.211

First Reading - TSBA Recommendation