

**STAFF PERSONNEL
SERIES 400**

402.5

TITLE: INSURANCE

The health and accident insurance program adopted by a school district is a local decision.

The Wilder School District is participating in a statewide group medical-hospital-dental insurance program which has a fixed retention factor for administrative costs, with the balance of the premiums not used to pay benefits retained as a reserve to increase the benefits or to reduce premiums.

Employees and their families have thirty (30) days from initial employment date to join the health or dental insurance program. Otherwise, intent to join the insurance program must be given in writing to the superintendent by March 15th preceding the school year in which the employee wishes to join the insurance program.

The Wilder School District contributes to the cost of the program.

Revised: March 11, 1986