

Operational Services

Insurance Management

The Executive Director or designee shall recommend and maintain all insurance programs that provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

1. Liability coverage to ensure against any loss or liability of SASED, and the listed individuals against civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction or related to any mentoring services provided to the cooperative's certified staff members; Board members; employees; volunteer personnel authorized by 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b; mentors of certified staff members authorized in 105 ILCS 5/21A-5 et seq. (new teacher), 105 ILCS 5/2-3.53a (new administrator), and 2-3.53b (new executive directors); and student teachers.
2. Catastrophic accident insurance at the mandated benefit level for student athletes in grades 9 through 12 who sustain an accidental injury while participating in school-sponsored or school-supervised interscholastic athletic events sanctioned by the Illinois High School Association that results in medical expenses in excess of \$50,000.
3. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
4. Worker s' Compensation to protect individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.
 - a. The term "Employee" as used in this policy means any employee who sustains an accidental injury while in the course of conducting his/her employment duties with SASED. Such employee may be entitled to compensation under the Illinois Worker's Compensation Act (hereinafter referred to as the "Act").
 - b. Medical Benefits - An employee who sustains a work-related injury that qualifies for benefits under the Act shall not be entitled to any medical, surgical, or hospital benefits under the SASED Hospital/Major-Medical Insurance Plan.

If an employee who sustains an injury and is entitled to compensation under the Act receives medical, surgical, hospital, temporary disability, or accidental disability benefits for such injury and subsequently receives compensation for the injury under the Act, he or she shall be required to remit to SASED the amount received from the SASED Hospital/Major-Medical Insurance Plan.
 - c. Sick Leave – An employee who sustains a lost-time injury that does not satisfy the three (3) day limit for benefits under the Act shall be entitled to use his or her accumulated sick leave. If the employee does receive benefits under the Act, he or she shall be entitled to that portion of his or her sick leave which, when added to the benefits received under the Act, shall equal the employee's normal wages for the period of absence. Any sick leave so used shall be deducted from the employee's accumulated sick leave.

In the event that SASSED pays an employee sick leave pay for an absence and the employee subsequently receives compensation under the Act, making the sum received by the employee greater than the employee's normal wages for the period of absence, SASSED shall deduct from the employee's wages an amount equal to the excess of normal wages.

Student Insurance

The Board of Control shall annually designate a company to offer student accident insurance coverage. The Board does not endorse the plan nor recommend that parents/guardians secure the coverage, and any contract is between the parents/guardians and the company.

Health, Dental, and Life Insurance

On an annual basis, the Board of Control will review and approve the health, dental, and life insurance program offered to its employees.

LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, Pub. L. 99 272, §10001, 100 Stat. 222, 4980B(f) of the I.R.S. Code, 42 U.S.C. §300bb-1 et seq.
105 ILCS 5/10-20.20, 5/10-22.3, 5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, 5/10-22.34b and 5/22-15.
215 ILCS 5/III. Insurance Code.
750 ILCS 75/ III. Religious Freedom Protection and Civil Union Act.
820 ILCS 305 / Workers' Compensation Act.

ADOPTED: December 19, 2007

UPDATED: October 26, 2016

REVIEWED: May 22, 2019