

1. **Workers' Compensation** - All employees of the Lordsburg Municipal Schools shall be covered by Workers' Compensation Insurance.
2. **Accident, Health and Hospitalization Insurance** - The Board of Education shall contribute the amounts indicated toward the partial payment of employee insurance premiums for:

Group Health Insurance
Dental Insurance
Vision Care Insurance

<u>Employee's Earnings</u>	<u>Board Contribution</u>
Under \$15,000	75% of Premium
\$15,000 - \$20,000	70% of Premium
\$20,000 - \$25,000	65% of Premium
\$25,000 - Over	60% of Premium

3. **Liability Insurance** - The Board of Education shall carry a general liability policy for itself and all employees. The policy shall be written in conformity with state statutes and conform to the guidelines set forth by the New Mexico Department of Finance and Administration, Risk Management Division.

The district will continue to pay the employer's portion of Board-approved insurance premiums for a period of thirty (30) calendar days after the employee has exhausted all approved leave. At the end of the thirty (30) day period, the employee shall have the option of continuing insurance coverage by paying the total premium (employer's and employee's share) until employment is terminated or the employee returns to active duty.

Upon completion of their current contracts, employees whose salary payments have been deferred over a twelve (12) month pay period may continue participation in the local group insurance plan through the summer months. In cases other than retirement, the employee-employer portion of premium payments will remain the same throughout the school year and shall continue through the months for which salary has been deferred. If the employee retires, however, continued participation in the group insurance plan shall be extended a maximum of thirty (30) days beyond the official retirement date with the employee-employer premium payments remaining the same for this period of time. A retiree, pursuant to Retiree Health Care Authority Guidelines, must sign up for retiree health insurance within thirty (30) days from the official date of retirement.