



## Trustee Participation in District Insurance Plans

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### Question:

Are trustees allowed to participate in district-sponsored insurance plans?

### Answer:

Idaho code allows the school district to obtain insurance coverage for elected or appointed officials, **but it does not require an insurer to cover those individuals if the school did not include them as eligible individuals under the plan.**

Schools participating in the Statewide Schools program all have the same Eligibility & Enrollment qualifications as follows:

*To qualify as an Eligible Employee under this Policy, a person must be and remain a full-time employee, sole proprietor, or partner of the Group who regularly works at least 20 hours per week and is paid on a regular, periodic basis through the Group's payroll system.*

School board members cannot be employees of the school district. As such, the trustees in any school district that participates in the Statewide Schools program are not eligible to apply for health insurance benefits. If your district has other health insurance, we encourage you to check with your provider to see if this is possible for the trustees in your district.

Idaho Code provides a mechanism by which elected officials in political subdivisions can participate in the insurance plans offered by the entity they serve, if permitted by the insurer. However, there is a "prepayment" condition whereby the elected official must pay, out of his or her own pocket in advance, each month the premiums for the plans in which they choose to participate. The relevant Idaho Code citation is below:

*67-5763. Governmental body authorized to make contracts for group insurance for officers and employees. Any school district, municipality, county, or the state of Idaho, or other political subdivision of the state of Idaho, is hereby authorized to make contracts of group insurance and arrangements with prepayment plans, insuring and covering life, health, hospitalization, medical and surgical service and expense, accident insurance, contracts of annuities and pensions, or any one or more of such forms of insurance, annuities, pensions, or prepayment plans of coverage for the benefit of its elected or appointed officers and employees including life, hospitalization, medical and surgical expense insurance or prepayment plan coverage for dependents of such officers and employees.*

This code section clearly allows the district to include trustees in their health and other insurance benefits offered to employees as long as the payment for the chosen coverage is made in advance.

contact us with your question:



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