**Policy**

## The Bureau of Services to the Blind and Visually Impaired, (BSBVI), in concert with the Nevada Committee of Blind Vendors, (NCBV), has established a Life Insurance Reimbursement Program for all licensed blind operators. The total funds available annually for each licensed blind operator shall not exceed $1,000 (one thousand dollars).

**Eligibility**: To be eligible to receive reimbursement for life insurance expenses, an individual must be:

1. A licensed blind Operator operating a vending facility operating under the State of Nevada Business Enterprises Program; or,
2. A licensed blind Operator who is not currently operating a vending facility under the State of Nevada Business Enterprises Program but who has retained the license issued by the bureau; or,
3. A licensed blind Operator of a vending facility operating under a State of Nevada Business Enterprise Interim Operating Agreement.

An individual meets the criteria of being licensed when the terms and conditions of NAC 426.110 *et seq*. are met.

For the purposes of this Life Insurance Reimbursement Program, the insurance policy must be written on the life of the licensed blind Operator and no one else.

The licensed blind Operator shall provide to the Bureau:

1. Proof of payment by the licensed blind Operator to an insurance company licensed to do business in the State of Nevada; and,
2. Proof that the policy is on the life of the licensed blind Operator making the payment as described above.

**Reimbursement Period**: For the purposes of this life insurance reimbursement policy for licensed blind Operators, the annual reimbursement period commences on the first day of January until the last day of December each year.

**Non-Transferability**: The $1,000 (one thousand dollars) life insurance reimbursement is the total annual amount for each eligible licensed blind Operator. Should the annual total amount requested by a licensed blind Operator be less than the $1,000 (one thousand dollars) limit, the remaining balance shall not be transferred to any other eligible licensed blind operator. Any remaining balances at the end of the state fiscal year shall not accrue to increase any individual’s total annual funds available in subsequent years.

**Reimbursement**: Claims for all reimbursements can be submitted on a monthly basis if payments to the insurance company are made on a monthly basis; or, quarterly, if payments to the insurance company are made quarterly; or, semi-annually, if payments to the insurance company are made on a semi-annual basis; or, yearly, if payments to the insurance company are made annually. In no case shall $1,000 (one thousand dollars) for life insurance reimbursement be exceeded in any single calendar year. If the life insurance policy is cancelled and funds are returned to the licensed blind Operator, the Operator shall repay the Bureau up to the amount the Operator was originally reimbursed.