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New High Deductible Health Plan Takes Effect for Norwalk Public Schools Teachers

Norwalk, Conn. (Sept. 6, 2023) - On Sept. 1, 2023, the Norwalk Federation of Teachers' membership transitioned successfully to a new high-deductible health plan (HDHP) provided by Cigna. At no time did an NFT member's health insurance lapse during the transition, and the previous coverage under Anthem was in effect until Aug. 31, 2023. Funds for employees' Health Savings Accounts (HSA) started to be withdrawn from their paychecks on Aug. 25.

Given questions that have been raised about this transition, we provide the following information.

In collective bargaining for the contract that took effect on September 1, the Norwalk Federation of Teachers (NFT) proposed that teachers leave the State Partnership Plan and move to a high deductible plan. As agreed in those negotiations between the Norwalk Board of Education and the NFT, the Board completed a request for proposal (RFP) process for a high-deductible health plan, and the Board received proposals for such plans.

At the request of the Norwalk BOE, the contract agreement to undertake the RFP process included the condition that the Board would not implement the high deductible plan if any of the other bargaining units did not agree to move to that plan.

After the Board completed the RFP process, the Board received proposals for a high deductible health insurance plan that would save the district money. The proposals were shared with the other seven bargaining units, and the Board informed these bargaining units that it was not seeking to save money at the expense of its employees, and that they should each make a decision in the best interest of their members.

All the bargaining units provided feedback after engaging their members, and all other bargaining units, with the exception of the NFT, rejected the high-deductible health plan proposal. Given that none of the other bargaining units chose to move to the high deductible plan, the BOE notified NFT that it would not be transitioning to the HDHP.

In accordance with the contract agreement between the Board and the NFT, the NFT then requested further negotiations over the health insurance plan to be provided to teachers effective September 1. In those negotiations, the NFT again proposed that the Board of Education provide teachers insurance through a high deductible plan. In making that proposal, the NFT requested that the Norwalk BOE seek state permission to carve out the teachers' bargaining unit from the State Partnership Plan while keeping all other NPS bargaining groups



on the State Partnership Plan. The State agreed to the proposal.

Following the agreement of the State Partnership Plan to permit the Norwalk Public Schools employees represented by the NFT to leave the State Partnership Plan without affecting the other bargaining units and in order to reach an agreement with NFT, the Norwalk BOE agreed with the NFT proposal to provide members of the Norwalk Federation of Teachers health insurance benefits through the high deductible health plan provided by Cigna.

Norwalk Public Schools values its teachers who provide exceptional teaching to our scholars. Since the end of June, the Benefits Team of the NPS Human Resources has worked quickly and diligently to transition our NFT employees to their new healthcare plan. Multiple informational sessions were held for teachers with Cigna and Advanced Benefit Strategies, the provider for the HSA and FSA plans.

The Board will continue in the State Partnership Plan for the remaining seven bargaining units and unaffiliated employees. This is also the plan utilized by City of Norwalk employees.