

**MEMORANDUM OF UNDERSTANDING (MOU)
INSURANCE**

This Memorandum of Understanding (“MOU”) between the Board of Education of Community High School District 94, DuPage County (“Board”), and the West Chicago High School Teachers Association, Inc. (“WCHSTA”) is effective August 20, 2019 and shall be subject to the terms and provisions of the parties’ 2017-2021 Contractual Agreement (the “Collective Bargaining Agreement” or “CBA”). This MOU makes changes to the Group Hospital/Major-Medical Insurance Plan.

1. Amend Article 17.A.2.b to state “Members of the Bargaining Unit may only receive coverage under the Deductible PPO plan (PPO2), High-Deductible/HSA PPO plan (PPO3), the BA HMO plan (HMO2), or the BC Options PPO plan (PPO4).”

2. Amend Article 17.A.5.a to include the The BC Options PPO plan (PPO4) to have a cost structure of 80/20 (80% Board paid, 20% Employee paid) for employees hired prior to July 1, 2012 for all levels of coverage (Single, Employee + Spouse, Employee + Children, and Family).

3. Amend Article 17.A.5.b to have the following rate structure for the BC Options PPO plan (PPO4) for employees hired on or after July 1, 2012.

Single (Employee)	Board pays 80% of lowest premium insurance plan available to the Member. Member pays the remainder (same language as in 17.A.5.b.1.
Employee + Spouse	Board pays 80%, Member pays 20% of billed PPO4 rates
Employee + Children	Board pays 80%, Member pays 20% of billed PPO4 rates
Family	Board pays 80% of lowest premium insurance plan available to the Member. Member pays the remainder (same language as in 17.A.5.b.1.

4. For the Deductible PPO plan (PPO2), change the deductible to \$500 (single)/\$1,000 (family) and change Out of Pocket to \$2,000 (single)/\$4,000 (family).

5. For the Deductible PPO plan (PPO2) add an Emergency Room and Urgent Care Co-Pay of \$150 and \$75 respectively.

6. For the Deductible PPO plan (PPO2), change the Co-Pay levels for primary care and specialist office visits to \$20 (primary) and \$40 (specialist) and eliminate the 10% co-insurance for office visits.

7. For the High-Deductible/HSA PPO plan (PPO3), add an annual Board contribution to a Health Savings Account (HSA) of \$500 (single)/ \$1,000 (family).

- The board will make 24 HSA contributions of \$20.83 (Single) or \$41.67 (Family) on each regularly scheduled pay date to an HSA account established by the employee.
- Employees must be actively employed as of the pay date (15th or end of month) in order to receive the HSA contribution.
- New hires hired after July 1, will receive a pro-rated HSA contribution based on their start date and will receive the first HSA contribution on the first paycheck received.
- Employees who will not return to work the following school year for any reason and who worked on the last work day of the school year will receive the HSA contribution through their final paycheck.
- Employees who are not active at work and are eligible to participate in the District Health Insurance at the employee rate will remain eligible to receive the HSA contribution (typically FMLA or using sick days).
- Employees required to pay the full cost of health insurance due to a leave of absence are not eligible for the HSA contribution. This provision is aligned to language in Article 7.G
- If an employee changes to another Health plan, the HSA contribution will cease as of that date.
- For the six month period January 1 - June 30, 2020, the total HSA contribution will be \$250 (single) and \$500 (family). New hires hired after January 1, 2020 will receive a pro-rated HSA contribution based on their start date and will receive the first HSA contribution on the first paycheck received.

8. There will be a one time special enrollment period of November 4 - November 20, 2019 where members can elect changes to insurance to be effective January 1, 2020. Thereafter, open enrollment will revert to the April/May time frame (July 1 implementation) or as determined by the Insurance Committee.

This MOU has been duly approved by each of the parties and has been executed by authorized representatives of the WCHSTA and the Board.

BOARD OF EDUCATION OF COMMUNITY
HIGH SCHOOL DISTRICT 94, DUPAGE

BY: _____

President

Date: _____

8/20/19

WEST CHICAGO HIGH SCHOOL
TEACHERS ASSOCIATION, INC. COUNTY

BY: _____

President

Date: _____

8-20-19