

BSD Proposal

8.15.24 8:00 am

ARTICLE 24: GROUP INSURANCE BENEFITS

The Association agrees to participate in a ~~District-wide Insurance Committee (DIC)~~ **District Benefits Committee (DBC)** (all employee groups) to review and decide cost saving measures for the District's group insurance benefits. The parties acknowledge that in order to maintain the advantages of buying insurance for all employees as part of a single insurance group, the coverage and provisions for paying the insurance premiums for medical, dental and vision insurance, as listed below, will be adjusted, up and/or down, on an annual renewal basis, to keep it within the negotiated monthly cap of ~~\$1751 for 2022-2023, and a monthly cap of \$1826 for 2023-2024,~~ **The monthly cap for 2024-2025 will be \$1901 or the licensed cap, whichever is greater, effective the month following full ratification and school board approval of each agreement. July 1, 2024,** and a reopener for ~~2024-2025~~. Excess costs beyond the caps will be borne by the employee or through agreed upon group insurance benefit adjustments. Prior to May 1, the District will inform OSEA of current cost projections and whether it is anticipated that health care costs will exceed agreed upon limits. Adjustments in the group health plan within the District-selected carriers must be agreed upon prior to June 1 with implementation on July 1.

For each eligible full-time classified employee electing to participate, the District shall provide the following coverages:

- A. A choice of a Family Medical Plan.
- B. Life insurance coverage equivalent to the amount of the classified employee's annual salary as of September 1 rounded off to the nearest thousand dollars shall be provided to all classified employees, except bus drivers, in accordance with the master policy.

Life insurance coverage for bus drivers shall be determined as follows:

1. Newly hired bus drivers shall be issued a term life insurance policy in the amount of their contracted hourly rate for six (6) hours per each day of their first year's contract. Commencing September 1st following their date of hire, such insurance coverage shall commence in accordance with the provisions of the master policy.
2. Thereafter, a bus driver's term life insurance shall be based upon his/her salary earned between yearly periods measured from September 1 of the preceding year. Such amount shall be calculated to the nearest \$1,000 of annual salary.

- C. Full Family Dental Plan (District's Dental Plan).
- D. Family Vision Plan.
- E. Long Term Disability (LTD) insurance for all employees who work a minimum of twenty (20) hours per week. The plan shall include a waiting period and provide 60 percent salary (maximum \$2,000) payable to age sixty-five (65) for illness or accident. This LTD benefit shall be integrated with PERS Disability benefits, Social Security Disability benefits, Workers' Compensation benefits,

and other group disability insurance benefits. Benefits shall commence on the 91st day of continuous disability.

The coverage described in A, B, C, D, & E above shall be provided by the carrier(s) selected by the District during the term of this agreement, the District will pay the composite rate premiums for such coverage for full time employee up to the dollar cap for that year. District contribution levels for less than full-time employees are specified below. Such coverage shall become effective on the dates specified above, subject to confirmation by the insurance carrier as to dates coverage for individuals go into effect and provided the employee pays the applicable portion of the premium for medical and dental coverage. Coverage for new employees will commence the first of the month following one month of continuous employment after the employee first reports for work or the month thereafter provided he/she complete an application for coverage prior to the time coverage is to go into effect and it is received by Human Resources within thirty (30) days of his/her date of hire.

If an employee submits a written resignation to Human Resources effective for the following school year and does so before August 1st, the District's payment of premiums shall continue through the month of August provided he/she is not receiving health insurance benefits from a new employer during this time. The employee must complete employment for his/her current work calendar in order to receive this benefit through August. The employee may enroll in the plan of his/her own choosing subject to the conversion rights provided by the carrier and the applicable COBRA regulations.

Regular part-time classified employees will receive group insurance benefits enumerated above and received by regular full-time classified employees subject to the following:

Employees who are employed for less than half time are not eligible for District group insurance plans or contributions. For employees who are employed from twenty (20) hours per week to less than thirty (30) hours per week, the District will pay half of the premium up to half of the District cap towards the District's monthly medical and dental premiums. Employees must pay the remainder of the monthly premium in order to participate. If an employee waives District medical insurance and selects a dental plan only, he/she may apply up to half of the District cap to the full cost of the dental plan premium.

The same employee and employer medical insurance contributions available during the work year will be available during the summer for all less than twelve (12) month employees.

The District will provide benefits as required by law to employees with on-the-job injuries or illness through the Workers' Compensation Program.

Any payment to the District for insurance must be made by auto deduction.