

## ARTICLE 19: GROUP INSURANCE BENEFITS

### A. Health Insurance Programs

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

1. A choice of a ~~F~~family ~~M~~medical ~~P~~plan - one of which shall include an HMO.
2. Life Insurance coverage equivalent to the amount of an employee's basic salary rounded off to the nearest thousand dollars.
3. Full ~~F~~family ~~D~~dental ~~P~~plan.
4. Full ~~F~~family ~~V~~vision ~~C~~care.

### **B. District Benefits Committee**

1. **If a change in carrier is contemplated, the insurance carriers will be determined by a competitive bidding process to be completed by May 15, of each plan year.**
- ~~1~~ 2. **During the term of this Agreement, the Association will actively participate in the District Benefits Committee. BEA will appoint up to five (5) representatives to the committee.**
- ~~2~~ 3. **The District Benefits Committee will study and recommend methods to contain costs in group insurance benefits.**
- ~~3~~ 4. **The District Benefits Committee will recommend the selection of insurance carriers and plans available to bargaining unit members.**
- ~~4~~ 5. **In the event that the committee is unable to agree on the selection, the District shall make the final selection of carriers and plans no less than a month prior to the annual open enrollment period. Substantive changes are subject to ratification by the School Board and the membership of BEA.**

### **B C. Premiums and Carrier District Insurance Contribution**

1. ~~The coverage described above shall be provided by the carrier(s) selected by the Association, but such selection shall not result in substantial additional management costs by the District. The premiums for coverage~~ **for bargaining unit members** provided in Article 19-A shall be paid as follows.

- a. Commencing July 1, ~~2024~~ ~~2022~~ the maximum ~~monthly~~ ~~annual~~ District premium contribution for each full-time employee shall be ~~\$1926~~ ~~\$1,826~~ ~~1,751~~ (~~\$23,112~~ ~~25,512~~ ~~22,512~~ ~~21,012~~ annually). **Upon ratification, the District shall pay each employee the difference between this new insurance cap and their individual insurance contribution, if any. This difference shall be paid for each month retroactive to July 1, 2024 in a lump sum to each impacted bargaining unit member and shall be paid within forty-five days of ratification.**
- b. Commencing July 1, ~~2025~~ ~~2023~~ the maximum ~~monthly~~ ~~annual~~ District premium contribution for each full-time employee shall be ~~\$2076~~ ~~1,826~~ (~~\$24,912~~ ~~28,512~~ ~~23,112~~ ~~21,912~~ annually). **For plan year 2025-26, in the event that the premium for any plan increases more than ten percent (10%) over its 2024-25 amount, within two weeks the parties will commence negotiations regarding the insurance cap, unless waived by mutual consent.**
2. Employees **Bargaining unit members** shall be responsible through payroll deduction for that portion of the premiums which exceed the District contribution. ~~No later than June 1 of each plan year the Association shall determine what plan changes, if any, will be made in any plan to be offered. If a change in carrier is contemplated, the insurance carriers will be determined by a competitive bidding process to be completed by May 15, of each plan year.~~
3. Coverage for new employees **bargaining unit members** will commence the first **day** of the month following their date of hire (i.e., first day worked) ~~or the month thereafter,~~ provided they complete an application for coverage prior to the time ~~date~~ coverage is to go into effect. **If the bargaining unit member does not apply for coverage before the first day of the month, coverage will begin the first day of the month after the application is submitted. The application for coverage must be** ~~and it is received by the~~ Human Resources Department within 30 days of their date of hire.

#### **C.D. Termination of Employment and Insurance Coverage**

If ~~an employee~~ **a bargaining unit member** is terminated prior to the end of a school year, the District's payment of premiums for the ~~employee's~~ **bargaining unit member's** coverage shall cease as of the last day of the month they ~~employee is~~ **are** employed.

If ~~an employee~~ **a bargaining unit member** is terminated between the end of the school year and the beginning of the ensuing school year, the District's payment of premiums shall continue through the month of August. The ~~employee~~ **bargaining unit member** may enroll in the plan of their ~~employee's~~ own choosing subject to the conversion rights provided by the carrier.

**D. E. Temporary and Part-time Employees Bargaining Unit Members**

Temporary and part-time ~~employees~~ **bargaining unit members** will receive term life insurance and all other group insurance benefits received by regularly contracted ~~employees~~ **bargaining unit members** subject to the following:

1. ~~Employees~~ **Bargaining unit members** who are employed for less than 1/2 time are not eligible for District group insurance plans or contributions. ~~Employees~~ **Bargaining unit members** who are contracted from 1/2 time to less than 3/4 time are eligible ~~to and~~ receive one half of the District contribution and must pay the other half themselves to participate. ~~Employees~~ **Bargaining unit members** who are contracted for 3/4 time or more shall receive full group insurance contributions.
2. Temporary ~~employees~~ **bargaining unit members** who are hired to fill a continuous assignment of more than 1/2 the days in the normal ~~employee~~ **bargaining unit member** work year shall be eligible for group insurance benefits on the same basis as other regularly contracted ~~employees~~ **bargaining unit members**.

**E. E.** All matters relating to claims under insurance coverages are excluded from the Grievance Procedure.

**F. Insurance Committee**

~~During the term of this Agreement, the Association will actively participate with the District's Insurance Committee. BEA will appoint up to five (5) representatives. The Insurance Committee will study and may recommend to the parties methods to contain costs in the group insurance benefits. Substantive changes are subject to ratification by the School Board and the membership of BEA.~~

**G. Long-Term Disability Insurance**

1. The Long-Term Disability Plan shall provide up to the first 36 months of each period of continuous disability. ~~Total disability means the "complete inability, as a result of sickness or accidental bodily injury or pregnancy, to work at your own occupation."~~
2. ~~The Association shall select the LTD carrier, but such selection shall not result in substantial additional management costs by the District.~~ ~~Employees~~ **Bargaining unit members** otherwise entitled to participate in the group insurance plan will be responsible for the cost of LTD through payroll deductions. The cost per ~~employee~~ **bargaining unit member** will be based on the percentage of payroll multiplied by the basic monthly earnings of each ~~employee~~ **bargaining unit member**.
3. ~~The plan in effect during the 2023-24 school year shall be maintained for the duration of~~

~~this agreement, unless a majority of employees ratify an agreement to modify the plan.~~

- ~~3.~~ **4.** The District ~~Insurance~~ **Benefits** Committee shall review the plan and recommend any modifications to the parties for action.
- ~~4.~~ **5.** The District will provide and pay for medical coverage as outlined in Article 19-A and B to any ~~employee~~ **bargaining unit member** on LTD for a period not to exceed 36 months or when the ~~employee~~ **bargaining unit member** is no longer eligible for the group LTD benefit, whichever occurs first. ~~Employees~~ **Bargaining unit members** may continue such coverage after this period provided the ~~employee~~ **bargaining unit member** pays the premium for such coverage in advance as allowed by the carrier.
- ~~5.~~ **6.** The District will provide benefits as required by law to ~~employees~~ **bargaining unit members** with on-the-job injuries or illness through the Workers' Compensation Program.

#### H. Section 125: Flexible Spending Account

- ~~1.~~ The District ~~agrees to implement and pay the start-up fee for~~ **will provide** a ~~new~~ pre-tax benefit plan for all ~~employees~~ **bargaining unit members**. The plan will allow ~~employees~~ **bargaining unit members** to defer tax on the maximum income allowed by law and for all the purposes allowed by law.
- ~~2.~~ The District ~~Insurance~~ **Benefits** Committee will ~~select and~~ monitor the plan and may recommend modifications ~~as the plan is implemented.~~
- ~~3.~~ Any administrative fee not paid for by the carrier shall be paid by the participating ~~employees~~ **bargaining unit members**. ~~There will be~~ **An annual open enrollment opportunity.** ~~will occur September to mid-October.~~

#### I. Data Verification

1. There shall be full and timely disclosure of health insurance data, correspondence and consultation.
2. Each party shall have an equal opportunity to participate in meetings, consultations, preparation and exchange of data that affect the bargaining unit.
3. The BEA will pay an agreed upon proportional amount of consultation costs based on usage.