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@LUSD
10-12-23

ARTICLE VII

BENEFITS SCHEDULE

The Board agrees to furnish each unit member with the following retirement and insurance benefits pro-rated on full time equivalence. It is agreed and understood that the Board reserves the right to choose the carriers of any and all plans of insurance.

- 7.1 Employees may choose Health and Welfare coverage for themselves and their eligible dependents and/or domestic partners for whom a Declaration of Domestic Partnership is currently on file in the office of the Secretary of State for the State of California. A choice shall be made from any of the approved plans offered during the open enrollment period.
- 7.2 Effective ~~July 1, 2019~~ **July 1, 2023**, ~~open enrollment period for the school year the District annual contribution for a full-time equivalent employee count shall be set at \$8,837.16 annually. The District will~~ **annually** deposit \$8,837.16 **\$10,623** per full time employee into an SEIU Health Benefits Reserve Account for the purpose of providing health, dental and vision insurance.
- 7.3 In the event a unit member is not a full time employee, the contribution provided to the employee toward his or her health coverage shall be prorated for all employees hired after December 1, 2011.
- 7.4 The SEIU will determine how the money will be allocated to provide health insurance for unit members. If an individual employee selects a higher cost insurance plan, the additional cost will be borne by the employee through payroll deduction after the Health Benefits Reserve Account has applied an adjustment based on funds remaining in the pool. The Health Benefits Reserve Account will be the money left over after each participating member has been allocated the basic coverage. Health Benefits Reserve Account can be used to reduce the cost of the single, two-party and family coverage. These additional adjustments to the out-of-pocket amount will be defined as the SEIU Additional Contribution Rates. See Appendix G.
- 7.5 If the monthly premium of the health, dental, and vision benefit plans selected by the employee exceeds the monthly allocated contribution, the Payroll Department shall deduct the balance through payroll deduction.
 - 7.5.1 The monthly contribution rates shall be established annually. Members will be provided with premium costs ten (10) days after the premiums have been confirmed by the insurance carrier for the upcoming open enrollment period.
 - 7.5.2 The employee out-of-pocket cost is the difference between the total cost of all premiums for the plans selected by the employee **less** the total for the Basic Health and Welfare **and less** the established SEIU Additional

Contribution Rate funded from the reserve pool for each coverage plan offered.

Total cost of all premiums selected – (Basic Health and Welfare Coverage + SEIU Additional Contribution Rate) = Employee Out of Pocket Cost

7.6 All Medicare qualified employees shall enroll into the Medicare program at the age of sixty-five (65). When an employee turns sixty-five (65), the District will cover a Medicare supplemental plan up to \$200 monthly.

7.7 SEIU will provide fiscal oversight of the SEIU Health Benefits Reserve Account. Local 99 Service Employees International will determine from the dollar amount allocated for the SEIU Health Benefits Reserve Account, an SEIU additional Contribution Rate to be applied to the single, two party and family coverage plans

7.8 Life Insurance:

~~The District will provide life insurance in the amount of \$10,000 for all members covered by this Agreement. The premium for the 2019-2020 school year will cost Lynwood Unified School District as follows:~~

~~Met Life Insurance – \$4.33~~

~~This includes \$5,000 spouse coverage and \$2,500 child life coverage.~~

Effective January 1, 2024, the coverage will be \$50,000 for all members covered by this agreement, \$10,000 (Spouse Life Insurance will terminate when age 70 is attained). A dependent child(ren) up to age 1 will have coverage for \$5,000. A dependent child(ren) 1 year and older will have coverage for \$5,000. The District will meet with the Cost Containment Benefits Council committee to explore alternative life insurance providers and plans.

7.9 Retirement Benefits

The District shall pay the higher HMO individual single rate established above for health insurance for retirees. Retirees eligible for retiree health benefits may choose from amongst the health plans offered to unit members. Retirees may pay the difference to enroll their dependents in two-party or family plans. The retiree must be receiving benefits from PERS and be fifty-five (55) years of age or older and have been employed by Lynwood Unified School District for a minimum of ten (10) years. Retirees will be covered for a period not to exceed five (5) years beginning October 1st following the date of retirement. All Medicare qualified retirees shall enroll into the Medicare program at the age of sixty-five (65). When a retiree turns sixty-five (65), and has less than five (5) years of District paid retiree insurance, the District will cover a Medicare supplemental plan up to \$200 monthly for the balance of the five years.

7.9.1 The employee who is retiring early must make application for such early retirement through the Personnel Office on forms furnished by the District in order to be eligible for early retirement.

7.9.2 This policy shall be in effect for those retiring after January 1, 2012, and shall not be retroactive for those retiring earlier than that.

7.10 Establishment of a Health Care Containment Committee

Local 99 shall appoint two (2) representatives to a Health Care Cost Containment Committee to explore alternative health plans for the future. The committee will be composed of representatives of all employee organizations, unions, and management representatives in equal number and will be charged with meeting with insurance brokers and carriers to review alternative health plans available and to examine methods by which health care costs may be contained.

The committee will meet at a minimum of one time per quarter. Any additional meetings will be scheduled as deemed necessary by the committee. The District retains the right to choose the carrier of any and all plans of insurance.

7.11 The District shall continue to study the feasibility of providing a retirement incentive for classified employees.

7.12 COBRA: Pursuant to the Consolidated Omnibus Budget Reconciliation Act (COBRA) and comparable State law, eligible employees or dependents may have continuation of coverage for a given period of time at their own expense under the District's health, dental and vision care plans in the event of termination of employment. The District will follow all pertinent and applicable laws and regulations related to COBRA coverage.

Tentative Agreement

10-12-23

Robert N. Hennrich

Joseph Corney

Anthony J...

[Signature]

[Signature]

Cynthia Williams

[Signature]

Margaret Ortiz

Essan 10/14/23

14 Joe 10/12/2023

Primer 10/12/23