

**MEMORANDUM OF UNDERSTANDING
WITH COMMUNITY HIGH EDUCATION SUPPORT STAFF, IEA-NEA
RE: NORTHERN ILLINOIS HEALTH INSURANCE PROGRAM**

This Memorandum of Understanding (“MOU”) is entered into by and between the **Board of Education of Community High School District No. 155**, McHenry and Lake Counties (“the Board”) and the **Community High Education Support Staff, IEA-NEA** (“CHESS”) (collectively, “the Parties”).

WHEREAS, the District intends to become a member of the Northern Illinois Health Insurance Program (“NIHIP”); and

WHEREAS, the District’s membership in NIHIP necessitates certain changes in the 2023-2028 collective bargaining agreement between the Board and CHESS, changes with which the Parties agree and memorialize in this MOU;

NOW THEREFORE, any provisions of the current collective bargaining agreement (the “Agreement”) between the Parties notwithstanding, the Parties agree to the following:

1. **Recitals.** The recitals above are incorporated into this MOU by reference.
2. **Amendment of Article 9.** *Effective on a prospective basis only [starting September 17, 2025 OR as of the date both Parties have signed this MOU]*, Article 9 of the 2023-2028 collective bargaining agreement between the Parties is replaced in its entirety with the following:

**ARTICLE 9.
INSURANCE**

9.1. Insurance for Retirees

Retirees of the Board may continue with the Board’s medical insurance plan under the provisions of the Illinois Continuation of Health Insurance Act. Participants shall pay the entire amount of the cost of insurance.

9.2. Disability Insurance

Disability benefits are available through the Illinois Municipal Retirement Fund (“IMRF”) for employees meeting IMRF requirements.

9.3. Health and Diagnostic Insurance

Through the remainder of the Agreement, the Board of Education will pay the following percentages of health insurance premiums for all eligible employees regularly scheduled to work at least 30 hours per week covered under this Agreement. Eligible employees under this Agreement have access to all health plans offered by the District (e.g., PPO, HMO, or the high-deductible health plan (“HDHP”)).

Plan choice	PPO	HMO	HDHP
Employee Only	80%	85%	90%
Dependent	50%		

In addition, for all but the final one year of this Agreement (i.e., FY 24, FY25, FY26 and FY27), the Board will make a contribution to a Health Savings Account (“HSA”) for employees enrolled in the HDHP in the following amounts:

HSA Contribution	
Employee	\$1,825.00
Employee + Spouse	\$2,737.50
Employee + Child(ren)	\$2,737.50
Employee + Family	\$3,650.00

For the final year of this Agreement (i.e., FY28), the Board will make a contribution to an HSA for employees enrolled in the HDHP in the following amounts:

HSA Contribution	
Employee	\$1,250
Employee + Spouse	\$2,500
Employee + Child(ren)	\$2,500
Employee + Family	\$2,500

The Board will not enter into any special agreements or refunds because of duplication of coverage when a spouse is covered under a similar plan with the same insurance company or other insurance organization.

If an employee who is eligible for the Board contribution outlined above does not enroll in the District 155 health, optometric/vision, or dental plan (i.e., not enrolled in any of the three) and works the entire semester, the employee shall receive a \$500 payment for each semester (July 1-December 31 and January 1-June 30) not enrolled in the District 155 health insurance plan. If the Employee is hired partway through a semester (as defined in this paragraph), his/her payment will be prorated for the portion of the semester worked. This payment will be paid after the end of each semester.

9.4. Optometric Insurance

For employees regularly scheduled to work at least 30 hours per week, the Board shall pay the entire cost of the premium for the single employee and

contribute this amount toward the cost of the family protection plus one-half (1/2) of the cost of dependent coverage for optometric insurance. Optometric insurance provided under this section shall be for the full calendar year.

9.5. Dental Insurance

For employees regularly scheduled to work at least 30 hours per week, the Board shall pay the entire cost of the premium for the single employee and contribute this amount toward the cost of the family protection plus one-half (1/2) of the cost of the dependent coverage for dental insurance. Dental insurance provided under this section shall be for the full calendar year.

9.6. Health, Optometric, and Dental Insurance for Food Service Employees Hired before July 1, 2000

All food service employees hired before July 1, 2000, and who do not work at least 30 hours per week will receive the Board benefit package as identified above in Sections 9.3, 9.4, and 9.5.

9.7. Reservation of Rights

The Board reserves the right to change insurance carriers or to implement changes to any insurance coverage or policy solely at its discretion, provided that any new insurance carrier provides coverage that is consistent with health and welfare insurance coverage the Board provides to the teaching staff. Two (2) CHESS employees shall be appointed by the CHESS Executive Board to participate in all meetings and committees that discuss Health, Dental, Optical, and Life insurance.

9.8. Flexible Benefit Program “125” Plan

The Board will offer a voluntary “125” plan for health insurance premiums. This will be at no cost to the Board and subject to the restrictions of the Internal Revenue Service.

9.9. Insurance Parity

Plan eligibility will exclude spouses who are employed and eligible for health insurance coverage under their employer’s group health insurance plan; however, as a component of the insurance plan, District 155 will achieve parity for spouses of employees utilizing family health insurance. Compensation will be based on:

1. Reimbursing employee premium differential
2. Reimbursing in-network expenses equal to current
 - a. Deductible;

- b. Co-insurance;
- c. Co-pays;
- d. Cash in lieu (if applicable).

District 155 reserves the right to allow a spouse to continue on the District 155 medical plan if the District believes it is in its best interest to do so.

The parity benefit will not be afforded to new participants after September 17, 2025.

The parity benefit for current members will sunset on June 30, 2028.

9.10. Term Life Insurance

The Board shall provide for each member of the bargaining unit a term life insurance policy in the amount of double the individual's base salary, rounded to the nearest \$1,000.

- 3. **Remainder of CBA.** The remainder of the CBA between the Parties remains in effect without change.

IN WITNESS WHEREOF, the District and CHESS have executed this Agreement on the dates written below.

**Community High Education Support Staff,
IEA-NEA**

By: Veronica Dutzymer
President

Date: 9/16/25

**Board of Education of
Community High School District No. 155,
McHenry and Lake Counties**

By: Nicole Parousi
Board President

Date: 9/16/25

Attest

By: Mary J. Mittala
Board Secretary

Date: 9/16/2025