

**MEMORANDUM OF UNDERSTANDING  
WITH HIGH SCHOOL DISTRICT 155 EDUCATION ASSOCIATION  
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 **High School District 155 Education Association, IEA-NEA** ("Association") (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 2022-2027 collective bargaining agreement between the Board and the Association, 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 IV.** *Effective on a prospective basis only [starting September 17, 2025 OR as of the date both Parties have signed this MOU]*, Article IV of the 2022-2027 collective bargaining agreement between the Parties is replaced in its entirety with the following:

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**ARTICLE IV.  
INSURANCE**

**A. Term Life Insurance**

The Board shall pay premiums on a term life insurance policy in an amount double the individual teacher's contractual salary as rounded out to the nearest \$1,000.00. (Contractual salary is defined as the teacher salary schedule.)

**B. Disability Insurance**

The Board shall also contribute the cost of a premium for disability insurance providing coverage of up to 66 2/3% of the individual's contractual salary, subject to the regulations of the Retirement System of the State of Illinois. Such policy shall become effective only when all sick leave as provided for in this Contract has been used, and subject to the provisions of the disability insurance policy adopted.

In reference to the elimination period of the Disability Insurance coverage, the staff member shall match those days. The accumulative

total of the contribution of the individual staff member plus the contribution of the Board shall not exceed 180 days. The Board shall have the right to extend their contribution.

**C. 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 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, the Board will make a contribution to a Health Saving Account (“HSA”) for employees enrolled in the HDHP in the following amounts:

HSA Contribution	
Employee	\$1,825
Employee + Spouse	\$2,737.50
Employee + Child(ren)	\$2,737.50
Employee + Family	\$3,650

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. Licensed staff members working half time or more either during the school year or during the calendar year will receive full health benefits for the full calendar year. Health insurance benefits may not be reduced without the express written approval of both the Association and the Board. Retirees of District 155, through COBRA, may continue with the health insurance group on the same basis as they have had for the most recent consecutive five-year period at no expense to the school district, if they are eligible for Illinois Teachers Pension and have been a member of the licensed staff and health insurance group for five years

For employees whose first day of employment with the District was

before July 1, 2022, the Board will pay the following percentages of the health insurance premiums for the 2022 calendar year for any staff member reaching step 19 of any column of the salary schedule.

<b>Plan Choice</b>	<b>PPO</b>	<b>HMO</b>	<b>HDHP</b>
<b>Employee Only</b>	80%	85%	90%
<b>Dependent</b>	80%	85%	90%

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, 2027.

#### **D. Optometric Insurance**

The board shall pay the entire cost of the premium for the single employee and shall contribute this amount toward the cost of the family protection plus one-half (1/2) of the cost of dependent coverage for optometric insurance.

#### **E. Dental Insurance**

The Board shall pay the entire cost of the premium for the single employee and shall contribute this amount toward the cost of the family protection plus one-half (1/2) of the cost of dependent coverage

for dental insurance.

**F. "125" Plan**

A Section 125 will be implemented if the following criteria can be met:

1. The Section 125 Plan is mutually acceptable to the Teachers and the Board.
2. The Section 125 Plan will not require any additional resources. There is to be no cost to the Board for implementing the Section 125 Plan.

3. **Amendment of Appendix H. Effective on a prospective basis only [starting September 1<sup>st</sup>, 2025 OR as of the date both Parties have signed this MOU],** Section 5 of Appendix H of the 2022-2027 collective bargaining agreement between the Parties is replaced in its entirety with the following:

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5. Insurance: Prior to the Board's acceptance of benefit related insurance renewal premiums, the Teachers' Association will be provided the opportunity to discuss alternate coverage.

Any licensed employee whose spouse is also an employee of District 155, and both are eligible for health insurance coverage, shall each be afforded single health coverage, less the negotiated percent covered by the Board per the table in Section IV.C above (i.e., 80/85/90). If the eligible spouses/employees request family coverage, any remaining costs of the family coverage plan will be covered by the Board per the table in Section IV.C above (i.e., 80/85/90).

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4. **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.

**High School District 155 Education  
Association, IEA-NEA**

By: [Signature]  
President

Date: 9/16/25

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

By: [Signature]  
Board President

Date: 9/16/25

**Attest**

By: [Signature]  
Board Secretary

Date: 9/16/2025

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