

ARTICLE 8

INSURANCE PROTECTION

- A. The Board shall provide health care insurance protection greater than or equal to the New Jersey School Employees Health Benefit Program as offered by the New Jersey Department of the Treasury Division of Pensions and Benefits or another Program if mutually agreeable to the Board and the MEA.

For all employees with a start date on or after July 1, 2017, the employee shall be limited to NJDIRECT 15 or a lesser cost plan for health coverage. Upon receiving tenure, said employee is eligible for any Health Plan offered through the SEHBP and consistent with plans offered to all other MEA members.

- B. For each employee who remains in the employ of the Board for the full school year, the Board shall make payment of insurance premiums, as agreed upon above, to provide insurance coverage for the full twelve (12) month period commencing September 1 and ending August 31.

Premiums on behalf of the employee shall be made retroactively or prospectively to assure uninterrupted participation and coverage.

Employees, through payroll deduction, shall contribute to the premiums for insurance as mandated by P.L. 2011 Chapter 78.

Effective July 1, 2018, a maximum contribution of 26% of the premium shall be established for all certificated staff.

Effective July 1, 2018, for administrative assistants, bus drivers, maintenance/custodial, and non-certificated nurses, the maximum contribution shall be 2% less than mandated by the P.L. 2011 Chapter 78 premium contribution chart.

- C. Provisions shall be made for allowing unit members to join an income protection plan, at their own expense, with a company chosen by the bargaining unit. The unit will furnish the name of the company for this protection plan to the Business Administrator as a matter of record.

The Board of Education, and/or its representatives, assumes no responsibility either expressed or implied or otherwise for the performance, errors, omissions or representations the company may make to the unit or a unit member with reference to the plan.

- D. For the duration of this Agreement, the Board shall pay the full premium for a dental plan for each employee and his/her dependents. Employees, through payroll deduction, shall contribute to the premiums for insurance as mandated by P.L. 2011 Chapter 78 (if

applicable). All coverage shall be provided in accordance with the mandated laws, pursuant to P.L.2011 Chapter 78 and P.L. 2020 Chapter 44.

- E. The Board shall provide prescription insurance with a five (\$5.00), ten (\$10.00) and twenty-five (\$25.00) co-pay prescription plan for generic, preferred brand and non-preferred brand drugs, respectively, for each employee and his/her dependents, if dependents are covered, as provided in Article 8 A above or another program if mutually agreeable to the Board and the MEA. Employees, through payroll deduction, shall contribute to the premiums for insurance as mandated by P.L. 2011 Chapter 78.
- F. Health insurance coverage shall continue for employees who are called up to active military service.
- G. There shall be a voluntary health insurance waiver plan for employees eligible to receive family or spouse/partner coverage.
 - 1. Employees who are eligible and who voluntarily elect to waive coverage shall be entitled to receive the following: \$3,000.
 - 2. Payment of the waiver amount shall be made on the last workday of the school year in which the insurance coverage is not in effect.
 - 3. Employees can waive coverage for part of the year, as allowed by New Jersey School Employees Health Benefit Program guidelines and procedures, and receive a pro-rated payment.
 - 4. Employees who have no other comprehensive family or spouse/partner insurance shall not be permitted to waive coverage. Proof of insurance must be supplied as per New Jersey School Employees Health Benefit Program requirement.
 - 5. An employee who waives coverage may re-enroll for the next year during the open enrollment period or due to a life-changing event.
 - 6. Any employee who initially waives coverage and then is eligible to re-enroll shall:
 - a. Notify the business office immediately.
 - b. The business office will arrange for coverage with the current carrier as soon as permissible.