

ARTICLE 17

HEALTH AND WELFARE BENEFITS

17.1 The District agrees to the maintenance of health and welfare benefits for active employees who regularly work half-time or more.

In addition, the District and the Association agree to continue the health and welfare committee to review cost containment and cost sharing strategies. The Committee will meet no less than twice per year and the Committee will convene Spring 2023. The committee will report their findings to the Negotiating teams for consideration and/or implementation to the health and welfare program.

17.1.1 Effective January 1, 2026, the unit member's tenthly cost for their contribution for the health benefit plan shall be:

PLAN	EMPLOYEE ONLY	EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE	FAMILY
Blue Shield PPO	\$418.80	\$878.13	\$1,224.46	\$1,556.04
Blue Shield Access Plus HMO	\$0	\$144.93	\$218.86	\$278.04
Blue Shield Trio ACO HMO	\$0	\$70.16	\$102.75	\$130.08
Kaiser	\$0	\$149.49	\$218.50	\$277.51

17.1.2 Increases in medical plan premium amounts shall be shared by the parties as follows: of the total medical plan premium increase, the district shall incur 80% of the cost of the increase and the unit member shall incur 20% of the cost of the increase.

17.1.3 For employee only, the district shall contribute up to the highest employee only HMO.

17.1.4 The District shall contribute the full premium for life insurance in the amount of \$30,000, vision care, and dental care. The annual maximum of such dental plans shall be at least \$2,500 and will cover the cost associated with three cleanings per calendar year, and orthodontics for adults and children at 50% (not to exceed \$2,000 lifetime per patient).

17.2 A unit member who retires under the provision of the state teacher's retirement system (either service or disability retirement) at the end of his/her contract year or on a date mutually agreeable to the unit member and the District, shall be eligible to receive a district contribution toward payment of a District-approved group medical insurance plan subject to the following conditions:

17.2.1 This contribution shall cease 10 years after the employee's date of retirement or

when the employee is eligible for Medicare, whichever occurs first.

- 17.2.2 The unit member must submit proof to the Personnel Office that he/she is receiving a retirement allowance from the State Teachers' Retirement System or the Public Employees' Retirement System.
- 17.2.3 The unit member must have completed fifteen (15) or more full years of District service in a probationary or permanent status, during at least half of which the unit member was enrolled in health and welfare benefits, and the unit member must have been eligible for health and welfare benefits during all of the last year of District service. Years of service shall be counted in the aggregate.
- 17.2.4 At the time of retirement, the retiree must be eligible for enrollment or currently enrolled in a District approved group medical insurance plan. The retiree may elect to change from one District-approved group medical insurance plan carrier to another at any open enrollment period designated by the District.
- 17.2.5 The retiree may select any current health care plan and level of coverage. The employee shall be responsible for paying the difference between the District contribution and the total cost of the plan.
 - 17.2.5.1 Each year the retiree shall submit a check tenthsly to the Personnel Office or ten checks in advance, payable as directed by the District, or pay the premium in full in advance, the total of which shall equal the annual premium of the insurance plan less the amount the District will contribute to the carrier.
- 17.2.6 For employees who retired prior to February 28, 2024:
 - 17.2.6.1 The District's contribution to the insurance carrier on behalf of the retiree shall begin on October 1 each year and shall cease at the end of the month preceding the retiree's sixty-fifth (65th) birthday or upon the retiree's death, whichever occurs first. Two levels shall be available for employees who retire from District service:
 - 17.2.6.1.1 Level I: The District will contribute up to \$6,500 annually for employees who have completed less than twenty-five (25) years of qualifying District service.
 - 17.2.6.1.2 Level II: The District will contribute up to \$7,500 annually for employees who have completed twenty-five (25) years or more of qualifying District Service.
- 17.2.7 For employees who retired between March 1, 2024 and May 31, 2026:
 - 17.2.7.1 The District's contribution to the insurance carrier on behalf of the retiree shall begin on October 1 each year and shall cease at the end of the month preceding the retiree's sixty-fifth (65th) birthday or upon the retiree's death, whichever occurs first. Two levels shall be available for employees who retire from District service:

17.2.7.1.1 Level I: The District will contribute up to \$7,000 annually for employees who have completed less than twenty-five (25) years of qualifying District service.

17.2.7.1.2 Level II: The District will contribute up to \$8,000 annually for employees who have completed twenty-five (25) years or more of qualifying District Service.

17.2.8 For employees who retired on or after June 1, 2026:

17.2.8.1 The District's contribution to the insurance carrier on behalf of the retiree shall begin on October 1 each year and shall cease at the end of the month preceding the retiree's sixty-fifth (65th) birthday or upon the retiree's death, whichever occurs first. Two levels shall be available for employees who retire from District service:

17.2.8.1.1 Level I: The District will annually contribute the equivalent of 70% of the employee only premium for the lower cost between the two full selection HMO plans (Blue Shield Access + HMO and Kaiser HMO) for employees who have completed less than twenty-five (25) years of qualifying District service.

17.2.8.1.2 Level II: The District will annually contribute the equivalent of 100% of the employee only premium for the lower cost between the two full selection HMO plans (Blue Shield Access + HMO and Kaiser HMO) for employees who have completed twenty-five (25) years or more of qualifying District service.

17.2.9 Retirees have the opportunity to apply these funds to employee only, two (2) party, or family medical premiums, as well as vision and dental insurance premiums.

17.3 The provisions of this Article shall not apply to extra duty positions assigned to unit members listed in Article II, Recognition.

17.4 "Halftime," as used in Section 16.1 of Article XVII means (1) for a regular certificated unit member, one-half the amount of time which a full-time unit member in the same classification works; (2) for an hourly Adult Education teacher and for a Children's Center teacher, twenty (20) hours of work per week. The District shall make no premium contribution for health care and life insurance for any month unless the employee is paid for more than one-half the number of days in that month, excluding those two days each week which are outside the employee's regular work week, except that an employee who completes his/her regular work assignment in June and is paid for more than one-half of his/her scheduled work days shall be entitled to the premium contribution for that month.

17.5 A benefit eligible year is ten (10) months in which the unit member was eligible for health and welfare benefits. Thus, a unit member must have earned the District's contribution toward the health and welfare plans for at least 10 months during the qualifying years of service referred to.