

ARTICLE VI
HEALTH AND WELFARE BENEFITS

- A. Each member of the bargaining unit, whose first day of employment in the District was before the 2004-2005 school year, shall have the option of either receiving health, vision, and/or dental insurance premiums withdrawn from their pay on a pre-tax basis pursuant to the Pre-Tax Premium Contribution Plan, or, in the alternative, may opt to receive cash in lieu of benefits up to four hundred eighty-six dollars and thirty-nine cents (\$486.39). Bargaining unit members opting to receive the cash benefit should be aware that options may be available for investing such cash benefits or a portion thereof in tax-free accounts.
- B. Bargaining unit members whose first day of employment in the District is on or after the 2004-2005 school year whose insurance benefits fall under the District cap will not receive cash benefits from the difference. No payments will be made to these employees in lieu of health benefits.
- C. For the purpose of funding pre-tax health and dental premium contributions and benefits, provide the following contributions to all bargaining unit members who require and enroll in the following levels:

	2026 NUSD Contribution*	2027 NUSD Contribution*	2028 NUSD Contribution*
Family Coverage	\$2,583.18 monthly	\$2,735.14 monthly	\$3,039.04 monthly
Employee +1	\$1,987.06 monthly	\$2,103.95 monthly	\$2,337.72 monthly
Employee Only	\$993.53 monthly	\$1,051.97 monthly	\$1,168.86 monthly

**For plan year 2026 (first full month after ratification of this agreement through December 2026) these amounts represent 85% of Kaiser high plan at all levels. For plan year 2027 these amounts represent 90% of the 2026 Kaiser rates, and 2028 represents 100% of the 2026 Kaiser rates.*

Considering the recommendations of the Health Benefits Committee in Section D below, the parties will negotiate and select a new health insurance plan pool during the 2027-28 reopener bargaining with the goal of reducing employee contributions, maximizing employee savings by selecting new health insurance plan options, including exploring a fully funded District option effective January 1, 2028.

D. Health Benefits Committee

A Health Benefits Committee comprised of up to five (5) members selected by NTA and up to five (5) District representatives shall be formed to explore and identify lower cost alternative plans to benefit bargaining unit members in NUSD as a part of a single District Health Benefits pool.

- The committee shall meet monthly during the school year, commencing April, 2026.
- The committee will provide an executive summary to all employees after each meeting to share its progress.
- The expectation is for the committee to provide an end-of-process summary by March 26, 2027 that includes new plan options and to provide the parties time to negotiate and implement prior to open enrollment for plan year 2028.
- The end-of-process summary will be published districtwide.
- Any summaries must be reviewed by the committee members prior to being published.

- The committee may use a broker and/or a consulting firm as a resource when needed, including a non-voting CTA staff person.
- E. For part-time bargaining unit members who are regularly scheduled to work for one-half (½) of the school day or more, the District will increase the salary of each such individual a pro rata share of amounts in A, B & C for the purpose of funding pre-tax health and dental premium contributions.
- F. Unit members may enroll with the company managing the District's 125 Cafeteria Plan to use pre-tax salary deductions for dependent care and un-reimbursed medical expenses, including orthodontics.
- G. Employees on approved leaves of absence without pay will have the option to continue to receive health and welfare coverage as specified by this article by submitting a personal check made out to the school district for the full amount of the monthly premium. This is contingent upon the insurance carrier's Agreement to provide such coverage.
- H. An advisory committee comprised of members of NTA and the District shall be formed to make a recommendation to the Board and the Association for review and ratification of a replacement for the loss of a medical program.
- I. Retiree Benefits

The District will pay single medical premiums (medical, dental, and vision) up to the amount allocated for other certificated bargaining unit members until they reach age sixty-five (65) for employees who have worked in the district for at least fifteen (15) consecutive years prior to retirement and enter the retirement system upon leaving the District.

In order to be eligible for retiree health benefits, the bargaining unit member must be enrolled in the plan the year prior to the year of retirement that they wish to have after retiring from the District. This includes dental and vision. If a bargaining unit member is currently receiving cash back in lieu of insurance coverage, they may continue receiving cash back upon retirement from the District, however, IRS considers this taxable income.

J. Cal PERS Health Benefits

In addition to the benefits offered in Section I, the District will offer all retirees the option of participating in Cal PERS health benefits plans. The coverage is for life contingent on the District participating in Cal PERS. Unlike section H, retirees who participate in a Cal PERS Plan do not need to have been employed with the district for 15 years, nor have been enrolled in the plan the year prior to the year of retirement that they wish to have after retiring from the District.

If a retiree not covered in section H elects to participate in the District medical plan, the District will contribute to medical coverage only according to the following schedule:

1. From July 1, 2004 to December 31, 2004, the District will contribute \$1 per month.
2. From January 1, 2005 to December 31, 2005, the District will contribute \$3.42 per month.
3. From January 1, 2006 to December 31, 2006, the District will contribute \$6.65 per month.

- month.
4. The District contributions for the Cal PERS retiree health benefits for Natomas Teachers Association shall end on June 30, 2008.

All past bargaining unit retirees will be contacted and offered this option; newly retiring unit members will be offered this option upon retirement.

If the Association elects not to participate in Cal PERS, this section becomes void.

K. Employee Assistance Program

Bargaining unit members are included in the District Employee Assistance Program.