COLLECTIVE BARGAINING AGREEMENT (CBA)

Between the

LAKE ELSINORE TEACHERS ASSOCIATION (LETA)

And the

LAKE ELSINORE UNIFIED SCHOOL DISTRICT (LEUSD)

TERM OF CONTRACT: July 1, 2024 – June 30, 2026

Published: May 29, 2026

ARTICLE 11. HEALTH AND WELFARE BENEFITS

11.1 Commencing in the 2025/2026 school year, all bargaining unit members and dependents shall be granted full fringe benefits covered by a district maximum annual contribution not to exceed $13,250.00 per employee. The monthly District maximum contribution shall be $1204.55 eleven-month or $1104.17 twelve-month. The total amount of money available for the purchase of group insurance benefits is defined as the District maximum annual contribution per employee ($13,250.00) multiplied by the total number of participating employees. The District shall notify each bargaining unit member, prior to open enrollment, of the estimated payroll deduction that may be required for each group insurance option. (Appendix 3a-b).

11.1.1 The District and Association hereby agree that no new Coordinated Benefit enrollment will be offered to Bargaining Unit Members on or after Jan. 1, 2015. This agreement shall not apply to Bargaining Unit Members currently enrolled in Coordinated Benefits. Unit members hired after Jan. 1, 2015, shall be required to sign up for Health & Welfare benefits.

11.1.2 Effective July 1, 2025 the District and Association agree for the 2024-2025 and 2025-2026 school years, there shall be no increase to employees who are currently on coordinated benefits and receiving cash in lieu of health and welfare benefits.

11.1.3 As allowable by applicable rules and regulations, beginning in the 2025-2026 school year, members who are covered by Tricare, Medicare, MediCal, or Covered California shall be eligible to opt into district paid dental and/or vision insurance.

11.2 Benefits shall include major medical, dental, vision, and life insurance.

11.3 Each bargaining unit member shall be provided with a full description of the programs under this Article (11).

11.4 Unit members are eligible for full fringe benefits on the first of the month following their first day in paid status, provided they were in paid status ten (10) or more days during the month.

11.5 The District and LETA agree to work together in a District Insurance Committee to explore options to meet all District employees' insurance needs. District Insurance Committee recommendations will be subject to negotiations. The District and LETA agree to work together annually to select insurance packages which provide mutually acceptable coverage written by the most cost effective provider and broker before the start of each insurance coverage year.

11.5.1 The Association and the District agree to form a joint committee to meet with the third party administrator or their representative and/or District administrator of 403(b) and 457 plans to review the administration of 403(b) and 457 plans and educational process regarding 403(b) and 457 plans offered to unit members. The option

parameters for administration of the 403(b) and 457 plans for unit members shall be mutually agreed upon.

11.6 A Long-Term Disability Insurance program will be provided at no additional cost to the District, and the District will work together through the Insurance Committee to recommend a Long term Disability Insurance Program which will be subject to the negotiation process.

11.7 A Section 125 Plan will be provided at no additional cost to the District. LETA and the District will work together through the Insurance Committee to recommend a Section 125 Plan which will be subject to the negotiation process.

11.8 Retirement benefits shall be available to bargaining unit members of fifty-five (55) years of age or more with ten (10) or more continuous years of service to the District. Fringe benefits shall be provided to the retiree at the same level as the unit member at the rate of 100% for the first year of retirement; 80% for the second year; 60% for the third year; 40% for the fourth year; 20% on the fifth year. On the sixth year and thereafter, the employee shall pay 100% of the cost. The employee cost shall be payable in equal quarterly installments.

11.8.1 To be eligible for Article 11.8, unit members hired after July 1, 2007, must be sixty (60) years of age or more with fifteen (15) or more continuous full-time years of service to the District immediately prior to retirement, who are receiving STRS benefits.

11.8.2 The District and Association agree and acknowledge a unit member as meeting the age requirement criteria specified provided that the unit member attains the required age prior to the first professional work day of the following school year.

11.9 Eligible unit members may elect cash benefits in place of the coverage provided in Article 11.8. The following retirement cash benefit shall be available to any unit member age fifty-five (55) or more who retire with ten (10) or more continuous years of service to the District.

Year One: Fifty percent of the existing cap at the time of retirement payable on 30 October

Year Two: Forty percent of the existing cap at the time of retirement payable on 30 October

Year Three: Thirty percent of the existing cap at the time of retirement payable on 30 October

Year Four: Twenty-five percent of the existing cap at the time of retirement payable on 30 October

Year Five: Twenty percent of the existing cap at the time of retirement payable on 30 October

11.9.1 The District and Association agree and acknowledge a unit member as meeting the age requirement criteria specified provided that the unit member attains the required age prior to the first professional work day of the following school year.

11.10 The District may offer voluntary coordinated benefits to spouses who are both employees of the District and/or to employees who are covered by their spouse's insurance plan. Fifty (50%) percent of the actual savings will be provided to the employees. The District agrees to hold the Association harmless from any actions which may arise from the implementation of Article 11.9.

11.10.1 The District and Association agree and acknowledge a unit member as meeting the age requirement criteria specified provided that the unit member attains the required age prior to the first professional work day of the following school year.

11.11 Retirement benefits shall be available to bargaining unit members of at least sixty (60) years of age with twenty (20) continuous years of service to the District. Upon retirement, the District shall provide fringe benefit contribution to retirees at the maximum annual District premium contribution in effect at the time of retirement. The District shall continue to contribute the maximum annual group health insurance premium amounts for retirees up to age sixty-five (65), at which time no benefit shall be provided. The maximum annual District premium group health insurance contribution shall be fixed at the maximum contribution in effect at the time of retirement. In the event that District group health insurance premium contributions are insufficient to fund the full cost of health insurance premiums, the retiree shall be required to pay such difference in advance, quarterly.

11.11.1 The District and Association agree and acknowledge a unit member as meeting the age requirement criteria specified provided that the unit member attains the required age prior to the first professional work day of the following school year.

11.12 Unit members not eligible or electing to participate in any parts of Articles 11.8, 11.9, or 11.11 may elect to participate in a Retirement Enhancement Salary Schedule Placement. Column on the Salary Schedule shall be enhanced by $15,000 at steps E-14, E-18, E-22 and R-26.

11.12.1 Eligible unit members shall be at least 55 years of age and have completed fifteen (15) years of continuous service.

11.12.2 Eligible unit members shall submit by September 1 written request for placement on Column R with their Resignation/Retirement Letter effective on or before the Close of Business on June 30.

11.12.3 The District and Association agree and acknowledge a unit member as meeting the age requirement criteria specified provided that the unit member attains the required age prior to the first professional work day of the following school year.