

Article 13 Insurance Benefits

Article 13 Insurance Benefits**A. Medical, Dental and Vision Insurance**

1. Insurance Plan

~~a. The District maintains a self-insured insurance plan for all employees. If an alternate plan is made available to another bargaining group in the District, MEA will have the option to change to the other plan (see Article 18.B). If insurance is provided through OEGB at any time, the District will no longer maintain a self-insured insurance plan.~~

~~b.a. Eligible bargaining unit members may choose to participate in the Medford School District Self Insurance Plan (MSD-SIP) the Oregon Educators Benefits Board's (OEGB's) insurance plans during the open enrollment periods. Beginning with the 2023-2024 school year, through the end of the term of this agreement, the District shall offer the following four (4) plans aligned with the Oregon Educator's Benefit Board's (OEGB's) current Plans 3, 4, 6 and 7. The District may add plans in subsequent Plan Years. A Plan Year is defined as October 1 through September 30.~~

~~c. Due to the economic conditions of the District self-insured plan at the time of the drafting of this agreement, the Insurance Advisory Committee (Article 18.B.5.) will make a recommendation to the Superintendent by February 29, 2024 about moving to the Oregon Educators Benefit Board (OEGB) for insurance for the plan year beginning October 1, 2024. The parties agree to accept the Superintendent's decision and therefor will not be required to enter into expedited bargaining on this topic.~~

2. District Contribution

~~A. If Self-Insured for Healthcare:~~

~~The District's contribution toward the monthly contribution (or "premium") cost of medical, through the Medford School District Self Insurance Program (MSD-SIP) dental, and vision, for employees will be as follows:~~

~~a. The District shall pay the proportional share below toward each employee's insurance premium.~~

- ~~• 2023-2024: Employee share: 15%; District share: 85%~~
- ~~• 2024-2025: Employee share: 15%; District share 85%~~
- ~~• 2025-2026: Employee share: 15%; District share 85%~~

~~For any bargaining unit member who selects a high deductible plan with an attached Health Savings Account (HSA) for the first time, the District shall contribute a one-time \$1,600 contribution into the employee's HSA. In subsequent years the District will contribute \$600 per year into the employee's HSA. Employees may only receive the initial \$1,600 HSA contribution one time only, regardless of future plan selections.~~

~~For the term of the contract the District will provide a high deductible/HSA eligible plan that aligns with the plan design and tiered rates of the OEGB Plan 7 (or is the OEGB Plan 7 if in OEGB) at employees' zero dollar (\$0) monthly contribution.~~

~~b. For employees who are .50 FTE to .99 FTE, the District's contribution shall be proportionately prorated.~~

~~c. District contributions shall begin on the first day of the second full month of employment.~~

~~d. The District will provide and pay the full premium cost of Long-Term Disability Insurance for all members of the bargaining unit employed 760 hours or more per year. Benefits shall be available as per terms of the Long-Term Disability Policy.~~

~~B.A. If the District changes to OEBB as the Healthcare Insurance Provider Insurance Plan Selection:~~

- a. The District will contribute 100% of the combined cost of OEBB Medical Plan 7 (HSA), Dental Plan 5 and VSP Choice Plus 1, regardless of what plan employees select.
- b. Employees selecting plans other than what is outlined in Section 2.AB.a above, shall receive the same base dollar amount (replacing the 85%/15% split) contributed toward their plan with the employee paying the remaining share, meaning employees are picking up the full additional cost of the higher cost plan.

b. For any bargaining unit member who selects a high deductible plan with an attached Health Savings Account (HSA) for the first time, the District shall contribute a one-time \$1,600 contribution into the employee's HSA. In subsequent years, the District will contribute \$600 per year into the employee's HSA. Employees may only receive the initial \$1,600 one time only during their employment, regardless of future plan selections and if the employee leaves employment and returns to the District in the future.
- c. For employees who are .50 FTE to .99 FTE, the District's contribution shall be proportionately prorated.
- d. District contributions shall begin on the first day of the second full month of employment.
- e. The District will provide and pay the full premium cost of Long-Term Disability Insurance for all members of the bargaining unit employed 760 hours or more per year. Benefits shall be available as per terms of the Long-Term Disability Policy.
- f. The District will provide the Association with enrollment periods for newly hired/eligible bargaining unit members prior to the end of the employee's enrollment period. This will allow the Association time to contact bargaining unit members who have not filed for insurance or the opt-out.

e.

3. Insurance Waiver Option

~~If self-insured for Health Care under MSD-SIP~~

~~Bargaining unit members who provide proof of insurance from another source including the District may be allowed to withdraw from the MSD-SIP. Members who choose to withdraw from the MSD-SIP shall receive a District contribution of \$200 per month.~~

~~If the District is insured under OEBB~~

~~If insurance is provided through OEBB, bBargaining unit members who provide proof of insurance, during the enrollment period, from another source group insurance plan/provider, including the District, shall receive a District contribution of \$400 per month. OHP and other exceptions listed in the Oregon Administrative Rules (OARs) are not considered group insurance plans and under state law are not eligible to receive District opt-out benefits.~~

B. Health Insurance Fund

~~District and employee contributions shall be allocated to the District Health Insurance Fund. This Fund is independent of the District General Fund, separated for accounting, payment, and reporting purposes. The Health Insurance Fund shall be the sole repository of all District and employee insurance contributions and shall pay all claims and costs associated with the operation of the MSD-SIP. This section (13.B.) will sunset on the day insurance is provided by OEBB.~~

C.B. Termination Benefits

1. If a bargaining unit member's employment is terminated prior to the end of the school year, the District's contribution towards health insurance benefits shall cease as of the last day of the last month the teacher is employed.

2. If the bargaining unit member's employment is terminated between the end of the school year and the beginning of the ensuing school year, the District's contributions towards health insurance benefits shall continue through the month of August.

D.C. Benefits During Leave

For sabbatical, military (other than temporary) and unpaid leaves, insurance coverage will be extended to bargaining unit members and family at the bargaining unit member's expense; ~~provided the MSD-SIP plan includes such extended coverages.~~