

**ARTICLE 5**  
**HEALTH & WELFARE BENEFITS**

**5.1 Health Insurance**

**5.1.1 Active Unit Members**

The Board shall provide for all full-time classified unit members and eligible members a dollar limit to be utilized for health insurance premium costs. Beginning October 1, 2020, the dollar limit provided shall be eight hundred fifty dollars (\$850.00) per unit member with single coverage, one thousand dollars (\$1,000.00) per unit member with double coverage and twelve hundred dollars (\$1,200.00) per unit member with family coverage. The District employer contribution for single coverage employee only will be always be covered under the Kaiser single rate. Unit members who work eight (8) hours per day, ten (10) months per year are considered full-time for the purposes of this item and shall receive this benefit for twelve (12) months.

**5.1.2 Part Time Unit Members (Subject to Carrier Approval)**

For part-time unit members the Board shall provide a fractional amount of the benefit equal to the fraction of hours worked. A full time equivalent of eight (8) hours per day will be used to calculate the fraction of hours worked. The fractional amount of the benefit to be provided by the Board will be calculated using the above stated amounts or the actual premium, whichever is less. In order to receive the above pro-rated benefits, the part-time unit member must contribute, by payroll deduction, the balance of the monthly premium.

**5.2 Dental Insurance**

The Board shall provide for all full-time classified unit members and their dependents a fully paid Redwood Empire Schools' Insurance Group (RESIG) dental plan composite plan. *(Subject to carrier approval)* For part-time unit members, the Board shall provide a fractional amount of the benefits equal to the fraction of hours worked. In order to receive the above pro-rated benefits, the part-time unit member must contribute by payroll deduction, the balance of the monthly premiums.

**5.2.1 Orthodontic Benefits**

The District shall supply orthodontic coverage at the rate of \$500 per occurrence by reimbursing the unit members who present an invoice marked paid from their dentist or by paying the dentist directly upon receipt of an unpaid invoice. The amount of \$500 is not pro-rated based on the percentage of time worked by the unit member.

### **5.3 Vision Insurance**

The Board shall provide for all classified unit members who work twenty (20) or more hours per week, and their dependents a fully paid Vision Service Plan A with a ten dollar (\$10.00) deductible provision. Effective October 1, 2015, this changes to Vision Service Plan C with a ten dollar (\$10.00) deductible provision.

### **5.4 Life Insurance**

The Board shall provide for all classified unit members who work twenty (20) or more hours per week and their dependents a fully paid Provident Group Life Insurance Plan 1.

### **5.5 Other**

#### **5.5.1 Summertime**

Health benefits shall continue as stated for all full-time and part-time classified unit members. Part-time unit members shall receive the following dental, vision and life benefits:

##### **5.5.1.1 Dental Insurance**

A unit member presently participating in the program may continue their coverage. The District will pay the full premium.

##### **5.5.1.2 Vision and Life**

A unit member presently participating in the program may continue their coverage. The District will pay the full premium.

### **5.6 Duration of Benefits**

The Benefits provided in this article shall remain in effect during the term of this Agreement, unless changed by mutual consent of the classified unit and the Governing Board. Should an individual terminate employment during the school year for reasons other than retirement, he/she shall be entitled to continue benefit coverage under COBRA provisions (18 to 36 months depending on circumstances). Such unit member shall pay the full premiums for the continued coverage.

### **5.7 IRS125 Plan**

The Board will establish by September 1, 1993 an IRS125 Plan for unit members which will be through American Fidelity Insurance. Such program shall result in no cost to the District.

**5.8** If an error is made making Health & Welfare Benefits deduction, the unit member shall be given the option to pay the entire amount due or allowed to make smaller payments each month throughout the school year, until back due payments have been made.