

ARTICLE XIII
BENEFITS

1. Health Insurance

A. Full-Time Unit Members

The Board shall provide all full-time unit members and their eligible family members a three-tier cap available for the health benefit programs. The dollar limit provided shall be eight hundred dollars (\$800.00) per unit member with single coverage, nine hundred fifty dollars (\$950.00) per unit member with double coverage and one thousand one hundred dollars (\$1,100.00) per unit member with family coverage through September 30, 2020. 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 one thousand two hundred dollars (\$1,200.00) per unit member with family coverage. The health benefit cap relates only to the health premium and does not include the dental, vision or life insurance premiums. (Eligible family members as defined by the insurance carrier.) The District will deduct the unit member's portion of the monthly health insurance premium that is above the cap including the two (2) non-paid months equally each month for the ten (10) paid months. Ten percent (10%) of the annual amount above the cap will be deducted each month.

The actual dollar amounts will be calculated after the premium information is received from the insurance carriers. If an increase in the cap occurs based on the salary formula, a refund will be made to the affected unit members.

Currently, the following insurance programs are offered by the District:

1. Blue Shield PPO Plan: As part of the RESIG Health Care JPA, the bargaining unit shall have a choice of Blue Shield packages.
2. Kaiser HMO Plan: As part of the RESIG JPA, the bargaining unit shall have a choice of Kaiser packages.

B. Part-Time Unit Members

A unit member who is employed a minimum of fifty percent (50%): The Board shall provide a fractional amount of the benefits described in section A above equal to the fraction of FTE worked. The fractional amount of the benefit to be provided will be calculated using the health benefit cap or the actual premium, whichever is less. In order to receive the above pro-rated benefits, the part-time employee must contribute, by

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payroll deduction, the balance of the monthly premium. Pursuant to the rules and regulations of the health care providers, part-time employees are not required to participate in a health benefit program.

C. I.R.S. 125 Plan

The District will give all unit members an opportunity to enroll in an I.R.S. Section 125 Plan.

D. Continuing Negotiations

While continuing to research other health care options which will be mutually beneficial, this package of benefits will be in effect and be subject to renegotiation per the salary formula.

E. Retiree Benefits

Unit members retiring from the Piner-Olivet Union School District at age fifty-five (55) or over and having been employed as a full-time employee in the Piner-Olivet Union School District for a minimum of fourteen (14) years preceding retirement, shall be eligible to receive a health insurance plan as follows:

- 1. The unit member must have retired from the District and be a participant in the State Teacher’s Retirement System.
- 2. This benefit is for the employee only and does not include dependents.
- 3. Job Share employees shall be considered full-time for the purpose of item E.4.
- 4. The District will contribute the percentage of the dollar amount being paid at the time of retirement toward the individual unit member’s health benefit premium in accordance with the following schedule:

Ages 55-57	100%
Ages 58-60	90%
Ages 61-64	75%

The percentage of the contribution paid by the District at the time of retirement shall remain constant thereafter until the unit member reaches age 65. At age 65, the District will end its contributions for health benefit premiums. A unit member may then continue their

1 health coverage by buying into the program and paying the full
2 premium as required under the specific health plan providing the
3 insurance carrier allows this continuance. Beginning at age 65,
4 should the retiree fail to timely make his/her full health premium
5 payments to the District, the District shall, with thirty (30) days
6 written notice, cancel the retiree's health coverage at the expiration
7 of the thirty (30) day notice period.
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9 5. Exception to 1.B.3

10 At age 65, the District will pay 50% of the health benefit premium
11 for the unit member if the Medicare insurance program does not go
12 into effect for unit members or if the unit member does not qualify
13 to receive Medicare benefits due to a lack of quarters required to
14 participate in the Medicare program. All of the provisions above
15 remain the same.
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17 6. Years taken during approved leaves of absences will not act as an
18 interruption of service but will not be counted when computing
19 consecutive years.
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21 7. Unit members working part-time under Article XIV of this contract
22 will receive full year credit during their reduction in workload.
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24 **2. Dental Insurance**

25 The Board shall provide for all full time unit members and their dependents a
26 fully paid Delta Dental of California composite plan including orthodontic
27 benefits. For unit members employed a minimum of fifty percent (50%), the
28 Board shall provide a fractional amount of the benefits equal to the fraction of
29 FTE worked. In order to receive the above pro-rated benefits, the part-time unit
30 member must contribute by payroll deduction, the balance of the monthly
31 premiums.
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33 **3. Vision Insurance**

34 The Board shall provide for all unit members employed a minimum of fifty
35 percent (50%) and their dependents a fully paid Vision Service Plan A (through
36 September 30, 2015) C (beginning October 1, 2015) with a \$10.00 deductible
37 provision.
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39 **4. Life Insurance**

40 The Board shall provide for all unit members employed a minimum of 50% and
41 their dependents a fully paid The Standard Group Life Insurance Plan 1.
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43 **5. Duration of Benefits**

44 The benefits provided in this Article shall remain in effect during the term of this
45 Agreement, unless changed by mutual consent of the Association and the Board.

1 Should a unit member's employment terminate during the school year for reasons
2 other than retirement, he/she shall be entitled to continued benefit per COBRA
3 regulations. Such unit member shall pay 100% of the premiums for the continued
4 coverage.