

Insurance Benefits

A. Eligibility

1. A teacher’s eligibility to participate in the District-approved insurance program and the teacher’s ability to cover his/her dependents begins the first of the month following the first thirty (30) calendar days of employment for teachers working at least a fifty percent (50%) contract.
2. Teachers working a zero through a forty-nine percent (0% - 49%) contract are not eligible for the District-approved insurance program and will receive no District contribution.
3. Effective July 1, 2006, teachers newly hired shall be required to participate in the District-approved medical insurance plan unless they can demonstrate coverage through a spouse’s group plan, Tri-Care, or Medicare.
4. Effective July 1, 2007, all teachers shall be required to participate in the District-approved medical insurance plan unless they can demonstrate coverage through a spouse’s group plan, Tri-Care, or Medicare.

B. District Medical Insurance Contribution

The District will contribute monthly the appropriate amount from the following chart only for those teachers working at fifty percent (50%) or greater contract who participate in a District-approved medical insurance plan.

	SY 2015 & 2016*
Medical Coverage	Additional District Contribution
Employee Only	\$169.24
Employee/Spouse	\$254.50
Employee/Children	\$264.89
Employee/Family	\$383.08

*See Section (D)(3) below.

The District will annually provide the Association with the numbers of teachers not receiving this benefit as well as the number not receiving full District supplemental benefit.

(See Memorandum of Understanding regarding payment for participants to offset premium increases for additional information on the District contribution.)

C. Supplemental Benefit Plan

In addition to the above contribution, the District will contribute the following amount per month for the supplemental benefit plan. See accompanying charts for specific contributions based on an individual’s percentage of contract.

District Contribution for SY 2015 - 16 & 2016 - 17		
Salary Step	60% contract or greater	50% - 59% contract
1-3	\$220	\$110*
4-19	\$394	\$284
20 and greater	\$220	\$110*

*\$174 per month (\$2,088/year) has been re-directed to salary for steps 1 - 3 as well as 20 and above through prior negotiations.

Effective with the 2006 – 2007 school year teachers newly hired may use the supplemental benefit contribution for the following options in the benefit program: medical insurance, dental insurance, vision insurance, cancer insurance, accident insurance, cost of dependent coverage, healthcare reimbursement, or dependent care reimbursement.

Teachers who were under contract during the 2005 – 2006 school year and continuously thereafter shall have the additional option to convert unused benefit contributions to additional compensation.

The District will annually provide the Association with the number of teachers not receiving this benefit.

D. Premium Deposit Account

1. The District agrees to maintain a Premium Deposit Account (PDA) in order to provide a reserve of funds to mitigate future insurance premium increases for all employees.

2. Expenditures

The District’s insurance committee must approve all expenditures from the PDA under the following conditions:

- i. Expenditures from the PDA will only be used to increase the District Health Insurance Contribution.
- ii. Expenditures from the PDA may not be in excess of actual or reasonably projected funds.

3. PDA Funding Sources

Beginning with the 2001 school year, all money received from the insurance carrier's performance guarantee payments and any additional money received from the insurance carrier in the form of a rebate or refund will be placed into the PDA.

4. Annual Reporting

The District will provide the Association with an accounting indicating the amount of money received from the PDA funding source identified (D)(3) above, all unspent or unused money allocated to the employee only under section (B) of policies 4744, 4144, and 4872 along with all unspent money allocated to employees for the purposes in section (C) of policies 4744, 4144, and 4872. Any expenditure of the PDA funds, as approved by the insurance committee and, the amount, if any, of any PDA funds carried over from year-to-year will also be reported to the Association.

E. Life Insurance

The District will provide at no cost, a District-approved group term life insurance plan of \$50,000 for Teachers working a fifty percent (50%) or greater contract and who have been covered under the life insurance plan for thirty-six (36) consecutive months or less.

The District will provide at no cost, a District-approved group term life insurance plan of \$75,000 for Teachers working a fifty percent (50%) or greater contract and who have been covered under the life insurance plan for thirty-seven consecutive months or more.

F. Long-Term Disability Insurance

The District will provide at no cost, District-approved long-term disability insurance for teachers working a 50% or greater contract.

G. Additional Provisions

1. The terms of this policy will continue in full force and effect unless changed through the negotiations process as set forth in Policy 4135.
2. If any provision of this Policy is found contrary to law, then such provision will be deemed null and void, but all other provisions or applications thereof will continue in full force and effect.
3. Upon mutual agreement, this Policy may be renegotiated in whole or in part at any time during the life of this Policy.
4. Any additions, deletions, or revisions to this Policy will be distributed to those affected, and be in effect after ratification by the Association membership and adopted by the Board.

TEACHING PERSONNEL

Policy: 4144

5. Neither the recognized Association nor the Board can refuse to renegotiate this Policy at the next requested round of negotiations, following the timeline set forth in Policy 4135, if this Policy is included in the request. If the issues are unresolved as a result of the negotiations using all relief provided in Policy 4135, the provisions will remain in effect (except as provided elsewhere in this section) through the remainder of the teachers' annual contract year.

6. In the event of a reduction of school funds, the Board must, by law, adopt a salary schedule commensurate with its ability to fund future budgets. Therefore, in the event of any reduction, negotiations will be reactivated on economic matters related to teachers' salaries and fringe benefits, and any policy concerning economic items that has been adopted will have to be modified commensurate with the funds available.

Revised: July 1, 2015

Adopted: October 12, 2015

Effective: July 1, 2015