

2011-2015 MASTER AGREEMENT TEACHERS

FRINGE BENEFITS

ARTICLE III PROFESSIONAL COMPENSATION

n. INSURANCE BENEFITS

1. The Board shall provide all insurance benefits listed in PLAN A as listed below for all teachers in the bargaining unit, except for those teachers electing benefits under PLAN B as listed below. Additionally, the Board shall provide the Long Term Disability Insurance benefits listed below for all teachers. Such benefits shall be provided, without cost to the teachers, to each teacher, and his/her dependents. The Board shall pay premiums for health insurance and prescription coverage for each part-time teacher at a percentage equal to the time such part-time teacher works during the school year.

a. PLAN A

i. HEALTH INSURANCE

- (a) Medical health coverage shall be Blue Cross Blue Shield Community Blue 1 (CB1) Plan, with a ten (\$10) office visit co-pay and the following riders: CNM, CNP, CRNA, DC, ECIP, ESRD, GCO, GCP-D, GLE-1, GPC-SAT2, HIT, HMN, ICMP, ASFP, BCP-PPO, BMT, CB-MH 0%, CB-MHP, CB-PCB, CB-PCM (750), CBPPO1, MLOS, ODMF, PDC, RAPS, ROMS, SD, SOCT, SOT-PE, SUBRO2, TBHD, XVA-2, MM65, MMC-PD. The funding arrangement shall be determined at the discretion of the District.
- (b) A prescription program shall be provided through a third-party administrator with a \$0 generic and \$20 brand name co-pay if no generic is available. If a generic is available and the member chooses the brand name, the co-pay will be \$30. If the brand name drug is a medical necessity determined and documented by the member's physician, then the co-pay will be \$20. In addition, members may receive a three-month supply of maintenance prescription drugs for a one month co-pay at either retail or mail order pharmacies. The prescription drug program will provide the same or better level of access to medications as Blue Cross Preferred prescription drug card.
- (c) On January 1, 2011, a \$100/\$200 deductible will be added to the above stated plan. On January 1, 2013, the deductible will increase from \$100/\$200 to \$200/\$400; and on January 1, 2014, the deductible will increase from \$200/\$400 to \$300/\$600 for the above stated plan.

ii. DENTAL INSURANCE

Dental coverage shall have the following benefits: Class I (diagnostic/preventive) 100%, Class II (restorative) 90%, Class III (major restorative) 90%, Class IV (orthodontic) 80%. There will be a maximum annual benefit of \$1250 on Classes I, II, III, and a lifetime maximum of \$1500 on Class IV. The 100/90/90/80 dental plan is an indemnity, self-funded plan administered by a third party administrator. It does not utilize a network and claims will be paid directly to the provider.

iii. LIFE INSURANCE

Term Life Insurance in the amount of fifty thousand dollars (\$50,000) for the teacher only. Such insurance protection shall be paid to the teacher's designated beneficiary. In the event of accidental death, the insurance will pay double the specified amount; in the event of accidental dismemberment, the insurance will pay according to the schedule. Employees may purchase additional life for self and family members at the group rate to the limits of the carrier.

iv. VISION INSURANCE

Vision coverage shall be a 12/12/12 vision program administered by a third party administrator.

The plan will pay up to thirty-five dollars (\$35) for an optometrist and forty-five (\$45) for an ophthalmologist, once every twelve months. It will cover up to fifty-five dollars (\$55) for standard eyeglass frames once every twelve months. It will also cover eyeglass and contact lenses once every twelve months up to the following amounts:

Eyeglass Lenses:

	Clear	Tints	Polarized
Single vision	\$ 38	\$ 42	\$ 56
Bifocal	\$ 60	\$ 70	\$ 90
Trifocal	\$ 72	\$ 84	\$ 110
Lenticular	\$108	\$118	\$ 138

Contact lenses: \$115 (\$200 if contact lenses are medically necessary).

This 12/12/12 vision plan is an indemnity, self-funded plan. It does not utilize a network and claims will be paid directly to the provider.

v. LONG TERM DISABILITY INSURANCE

The Board will provide, without cost to the teachers, Long-Term Disability Insurance. Benefits shall be paid at sixty-six and two-thirds percent (66-2/3%) of salary to a monthly maximum of five thousand dollars (\$5,000) and shall begin after the expiration of ninety (90) calendar days or after the modified fill requirements of the contract are met.

b. PLAN B

Teachers not electing insurance benefits as described in Section N. 1. a & b. above shall be provided by the Board with the following insurance benefits. The benefits listed below shall be provided, without cost to teachers, to each teacher, not enrolled in benefits under Section N. 1. a & b. above, and his/her eligible dependents. The Board shall pay premiums for health insurance and prescription coverage for each part-time teacher at a percentage equal to the time such part-time teacher works during the school year.

i. DENTAL INSURANCE

As described above under Plan A.

ii. LIFE INSURANCE

Term Life Insurance in the amount of sixty thousand dollars (\$60,000) for the teacher only. Such insurance protection shall be paid to the teacher's designated beneficiary. In the event of accidental death, the insurance will pay double the specified amount; in the event of accidental dismemberment, the insurance will pay according to the schedule. Employees may purchase additional life for self and family members at the group rate to the limits of the carrier.

- iii. VISION INSURANCE – As described above under Plan A
- iv. LONG TERM DISABILITY INSURANCE – As described above under Plan A
- v. PAYMENT IN-LIEU
A full time teacher who opts out of Plan A and is covered by an alternative medical/prescription program will be paid three thousand dollars (\$3000) annually on a bi-weekly basis beginning at the conclusion of the open enrollment period.

2. ELIGIBILITY FOR INSURANCE BENEFITS

- a. The Board shall provide all insurance benefits listed in PLAN A above for all teachers in the bargaining unit, except for those teachers electing benefits under PLAN B as listed above. Such benefits shall be provided, without cost to the teachers, to each teacher, and his/her dependents.
- b. Teachers employed after the start of the school year shall receive insurance benefits beginning as of the first day of employment and such benefits shall continue in force for the balance of each school year, including the summer months except that insurance shall be discontinued on the effective date of retirement. (E.g. A teacher whose effective date of retirement is August 31 shall receive District paid insurance benefits throughout the summer.)
- c. The Board shall continue to provide insurance benefits listed above for sixty (60) days following the layoff of any teacher.
- d. The Board shall establish an open enrollment of thirty (30) days, commencing from the first day of school in each school year of this contract. The Board in cooperation with the insurance carrier(s) shall be responsible for providing all necessary enrollment application and claims materials.
- e. Lakeview teachers who complete the full year will receive all benefits through the summer except that insurance shall be discontinued on the effective date of retirement. (E.g. A teacher whose effective date of retirement is August 31 shall receive District paid insurance benefits throughout the summer.)
- f. The Board shall pay premiums for each benefit listed above for part-time employees at a percentage equal to the time such part-time teacher works during the school year as defined in ARTICLE IV - CONDITIONS OF EMPLOYMENT, G. 1.
- g. A teacher placed on long term disability will continue to receive health and prescription benefits for a period of two years.

o. National Health Insurance Severability Clause

If a National Health Insurance Program is instituted by action of Congress or any government agency during the life of this agreement, the parties hereto shall meet to renegotiate this Article. The parties agree that the objective of the negotiations will be to attempt to make employees whole for the level of benefits provided in this Agreement.