

**2011 – 2015 MASTER AGREEMENT
SECRETARIAL/CLERICAL**

FRINGE BENEFITS – SCHEDULE A

OTHER BENEFITS

I. Health Insurance

A. The Board will provide Community Blue PPO, (Plan 1 Suffix -001) health insurance for eligible LSCU members as described in Appendix B. The prescription co-pay will be \$0 generic, \$20 brand name if no generic is available, and \$30 if member chooses a brand name and generic is available.

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.

B. Prohibition of Double Coverage:

1. There should be no duplication of major medical insurance benefits. It is the obligation of the LSCU member to notify the Business Office of coverage from spouse's or other's insurance plan. It is agreed that LSCU members shall not knowingly cause the Board to provide insurance benefits that are a duplication of coverage held by the LSCU member.
2. There will be a coordination of benefits to LSCU members who are covered with health insurance coverage through another group, or if married.

II. Dental Insurance

The Board agrees to pay the full cost of a group dental insurance plan or to self-insure dental coverage for all LSCU members as described in Appendix B. The dental plan shall be continuous.

III. Term Life Insurance

All LSCU members shall receive a twenty-thousand dollar (\$20,000.00) double indemnity term life insurance policy as long as they remain in the employ of the School Board, in accordance with the terms of the authorized insurance company.

IV. Optical Insurance

The Board shall provide the full cost of optical insurance as described in Appendix B.

V. Unused Leave Days

A. LSCU members, who retire after ten (10) years in the LSCU, will receive thirty dollars (\$30.00) for each unused leave day up to the maximum allowable accumulated days.

B. Such payment of the accumulation of the maximum allowable days will be made to the heir of the LSCU member if her/his death precludes retirement.

C. The parties agree that any unused sick leave shall be permitted to accumulate toward the 180 day maximum.

VI. Disability Insurance

Beginning on the 91st calendar day of disability, LSCU members may receive sixty-six and two-thirds (66 2/3%) of their annual base salary to age sixty-five 65, in accordance with the terms of the authorized insurance company contract.

The Board is to provide the LSCU with a copy of the contract with the authorized insurance company.

**Appendix A
Secretarial/Clerical-AFSCME
Insurance Benefits**

Hospitalization

Blue Cross Blue Shield Community Blue 1 PPO health insurance, for eligible LSCU members.

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.

The prescription co-pay will be \$0 generic/\$20 (Formulary Medically Necessary)/ \$30 (Member Choice) name brand. The prescription coverage may be provided by 4D or from any other prescription manager.

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.

The Board reserves the right to select the carrier and/or to self-fund this insurance.

Optical 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.

The Board reserves the right to select the carrier and/ or to self-fund this insurance.

Disability Insurance

Beginning on the 91st calendar day of the disability, LSCU members eligible for insurance benefits may receive 66 and 2/3% of their annual base earnings.

The amount of LTD benefits is limited and may be offset by income from other sources. These benefits may continue until the eligible employee reaches age 65, in accordance with the terms of the insurance contract.

The Board reserves the right to select the carrier and/or to self-fund this insurance.

Double Indemnity Term Life Amount \$20,000

PAYMENT IN-LIEU

In-lieu of health insurance, the Board will pay each eligible employee three thousand dollars (\$3,000) per year. In addition, eligible employees who forego health insurance will be provided without cost to the employee dental, optical, LTD, and life insurance as identified in Appendix A