ARTICLE 18: UNIT MEMBER BENEFITS

18.1 Those unit members whose assignment consistently exceeds fifty percent (50%), but are less than full time, shall be eligible for District-paid fringe benefit coverage in the same proportion as their assignment is to full time.

18.2 <u>Benefits Program:</u>

- 18.2.1 The District provides a medical, dental, vision and term life insurance program (collectively "benefits program") for eligible unit members. Participation by the District and/or any unit members in a specific plan is subject to the rules of the plan insurer. The specific benefits offered in each plan are subject to change by the plan insurer.
- 18.2.2 The District will coordinate an annual open enrollment period for health, vision and dental coverages to be provided to all unit members. Prior to open enrollment period the District will provide all unit members with information as to the plans offered, including all applicable deductions and employee out-of-pocket expenses.

18.3 District Contribution:

18.3.1 The District will contribute:

Employee only, actual costs up to a maximum amount of \$7,262.84 annually for medical insurance premiums;

Employee + one (1) Dependent and Family, actual costs up to a maximum amount of \$11,333.20 annually for medical insurance premiums.

For all unit members' dental cost, actual costs up to \$68.79 per month (\$687.92 annually).

- In those instances where there are two employees from the same family (under the same health plan) with two (2) or more eligible dependent children, when it actually saves District expense, the District may pay the family rate rather than pay the rate for employee plus one (1) for two (2) WUSD unit members.
- A unit member shall payroll deduct any insurance cost above the District contribution he/she is eligible for and may pay such cost through the District's IRC 125 plan subject to the rules of the plan. All insurance payments by the District and unit members shall be made monthly on a ten-month basis. The District agrees to maintain an IRC 125 program provided that it can be done by a reliable company at no cost to the District.
- 18.3.4 The cost of life insurance policy is paid by the District and is not to be included in the calculations for the limit of the District contribution towards benefits.
- The District agrees that an option will be provided for those eligible for benefits, who elect not to take any of the medical insurance of the District, to receive a payment of one-thousand, five hundred dollars (\$1,500.00).
 - 18.4.1 For those working less than full-time that are eligible for benefits, this amount will be prorated \$1,500.00 multiplied by the percentage of assignment.)
- An employee may designate an appropriate amount for the repurchase of retirement service credit pursuant to Internal Revenue Code Section 414 (h)(2).
- 18.6 An employee eligible for an IRC 403 (b) account (TSA) and may designate an amount not to exceed the Internal Revenue Code limits for payroll deduction.

18.7 Retirees

18.7.1 Effective July 1, 2016, to be eligible for retiree health benefits premiums paid by the District at the same rate being paid for active unit members should they elect to retire, the unit member must have ten (10) years of service working in the District and be at least 52 years old. Retiring unit members shall be eligible for the coverage until reaching the first available Medicare age or age of sixty-five (65).

Any member hired after July 1, 2019, to be eligible for retiree health benefits premiums paid by the District at the same rate (refer to 18.3.1) being paid for active unit members should they elect to retire, the unit member must have ten (10) years of service working in the District, must already be enrolled during the last year of service, and be at least 55 years old.

- 18.7.2 Effective July 1, 2011, unit members who have attained, Step 6 of Group D or Group E of the Children's Center or Preschool Teachers' salary schedule may, age 52 or older, have their fringe benefit premiums paid by the District at the same rate being paid for active unit members, should they elect to retire. Retiring unit members shall be eligible for the coverage until reaching the first available Medicare age or age of sixty-five (65).
- 18.7.3 Effective July 1, 2019, unit members who have attained, Step 6 of Group D or Group E of the Children's Center or Preschool Teachers' salary schedule may, at age 55 or older, have their fringe benefit premiums paid by the District at the same rate (refer to 18.3.1) being paid for active unit members, should they elect to retire. Unit member must already be enrolled the last year of service to qualify. Retiring unit members shall be eligible for the coverage until reaching the first available Medicare age or age of sixty-five (65).
- The District and the Association agree to form a balanced, standing committee to review the health and welfare benefits and make recommendations to the bargaining teams from time to time when action should be taken.
 - 18.8.1 The teacher members of this committee shall be appointed by the Association and shall be comprised of an equal number of members of each participating organization and the administration.
 - 18.8.2 The findings and recommendations of this committee shall be subject to negotiations.
 - 18.8.3 During the terms of this Agreement, the District agrees not to change the present insurers without mutual agreement of the Association and to provide the choice of at least two (2) medical benefit providers cumulatively providing a total of at least three (3) different plans.
- Unit members terminated before completing a full year of service may, at their expense, continue fringe benefits for another three (3) months.