

**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 50% contract.
2. Teachers working a 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 50% or greater contract** who participate in a District-approved medical insurance plan.

~~Effective July 1, 2009 **2010**, employees, working at 50% or greater contract, enrolled in Kaiser Catastrophic HMO, Kaiser **DHMO** or Kaiser Added Choice Triple Option health care plan will receive an additional District Medical Contribution toward medical premium.~~

	<b>SY 2009-2010 SY 2010-2011 and SY 2011-2012*</b>
<b>Medical Coverage</b>	<b>Additional District Contribution</b>
Employee Only	\$169.24
Employee/Spouse	\$254.50
Employee/Children	\$264.89
Employee/Family	\$383.08

\* See Section (D) (3) (iv) 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 under the flexible benefit provision**

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.

Salary Step	District Contribution	
	60% contract or greater	50% - 59% contract
1-3	\$220	\$110*
4-19	\$394	\$284
20 and greater	\$220	\$110*

\*\$174 per month (\$2088/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

- i. For purposes of this provision the term “benefits dollars” shall include 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.
- ii. Beginning with the 2001 school year, all money received from the insurance carrier’s performance guarantee payments will be placed into the PDA.
- iii. Beginning with the 2006-2007 school year, any benefits dollars unused or unspent for the purposes outlined in Policies 4744, 4144, and 4872 in sections (B) and (C) shall be placed into the PDA.
- iv. ~~The District will reserve for all employee groups an aggregate total of \$507,000 of the Kaiser refund received in May 2009 and credit it to the Premium Deposit Account.~~ The District will reserve for all employee groups an aggregate total of \$500,000.00 of the Kaiser refund received in 2010 and credit it as an addition to the Premium Deposit Account. A joint team of District and CCEA representatives may recommend to the insurance committee the distribution of any PDA funds for school year 2011-2012 to be used as an increase in the District medical contribution. The initial meeting of this group shall take place within two weeks of the determination of the insurance rates/program for school year 2011-2012.

4. Annual Reporting

The District will provide the Association with an accounting indicating the amount of money received from the PDA funding sources identified in (C)(2) above, any expenditure of the PDA funds and, the amount of any PDA funds carried over from year to year.

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 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 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.
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: June 8, 2009  
Adopted: August 10, 2009  
Effective: July 1, 2009

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**for the Association**

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**for the District**

Date: \_\_\_\_\_