

## Article 17 – Insurance Benefits

### 17.1 Benefits Coverage

The District agrees to contribute toward the primary medical, dental, vision and life insurance premium as described in this Article.

### 17.2 Eligibility

All regular classified staff (as defined in Article 2.1) shall be eligible for ESD contributions. Employees hired before the 16<sup>th</sup> of the month shall be eligible for the participation as of the first of the following month.

### 17.3 Benefit Contributions

For the period October 202~~20~~, through and including September 30, 202~~31~~, the District shall contribute up to the following tiered rate contribution caps to be used toward medical, vision and dental premiums.

Family	\$ <del>2142</del> <u>2003</u> (no increase)
Employee/Spouse	\$ <del>1497</del> <u>1400</u> (no increase)
Employee/Child	\$ <del>1332</del> <u>1241</u> (no increase)
Employee Only	\$ <del>692</del> <u>643</u> (no increase)

For the period of October 1, 202~~31~~ through and including September 30, 202~~42~~, the ESD shall contribute up to the following tiered rate contribution caps to be used toward medical, vision, and dental premiums.

Family	\$ <del>2003</del> <u>2025</u>
Employee/Spouse	\$ <del>1400</del> <u>1415</u>
Employee/Child	\$ <del>1241</del> <u>1253</u>
Employee Only	\$ <del>643</del> <u>651</u>

The District and the Association agree to jointly establish and participate in an insurance Committee for the purpose of examining ways in which insurance costs can be controlled for both parties and discuss the need for training and resources for employee plan selection and usage.

17.4 If an employee completes the current school year of service, the District shall continue to pay the above fringe benefits for the summer months.

### 17.5 High Deductible Insurance Plan Incentive

For the period July 1, 202~~20~~ through and including June 30, 202~~42~~, for any-bargaining unit member who elects a HSA qualifying plan offered by the District, the District shall contribute-\$100 per month into a Health Savings Account (HSAAS) for the employee.

Employees may also make pre-tax contributions to the HSA up to the maximum allowed by federal regulations.

#### 17.6 Opt-Out Program

Employees who demonstrate that they have health insurance coverage under another employer-sponsored group medical plan and do not elect dental and vision plans offered by the District, may participate in the Opt-Out Program.

If an employee chooses to opt out of all insurance coverage, the District will contribute ~~\$38550~~ per month for a total of ~~\$4620~~~~\$4200~~ per plan year, towards any benefit Under the Section 125 plan with a maximum of \$600 per plan year going toward the Medical Expense Reimbursement plan. The employee may also choose to receive this contribution as taxable compensation.

If the opt-out language in any way violates the rules under the Affordable Healthcare Act or the IRS, the parties agree the opt-out provision shall be immediately corrected to an allowable limit.

A qualified employee is a bargaining unit member who opts-out of the SOESD offered Health, dental, and vision insurance plans.