

ARTICLE XVII **EMPLOYEE BENEFITS**

A. Unit Member Health Insurance

1. **District Annual Contribution** The purpose of this article is to make health and welfare benefits available to unit members while containing the cost increases for these benefits.

The District's maximum annual contribution per full-time eligible unit member toward health and welfare benefit premiums for employees enrolled shall be ~~-\$13,400~~ \$13,800, commencing July 1, ~~2016~~ 2017.

Unit members selecting coverage with premium costs in excess of this amount shall authorize payroll deduction of premiums beyond the District's contribution as a condition of receipt of benefits.

2. Effective July 1, 2014 bargaining unit members shall be required to enroll in, at a minimum, family dental, family vision and employee only life insurance.
3. Bargaining unit members employed prior to July 1, 2004 who do not utilize the full District contribution toward health and welfare benefit premiums shall be limited to a maximum annual benefit of \$5,900.00.
4. Any member electing to opt out of medical coverage must provide proof satisfactory to the District of other comparable current group coverage by August 15 of that year. If comparable coverage is not provided by August 15 the District will enroll the unit member in the least cost medical coverage available that year. Comparable group coverage is defined as medical coverage that meets or exceeds the Affordable Care Act (ACA) standards. Current coverage is defined as coverage that will be in effect at the time of renewal on or after July 1 of that calendar year.

- B. **Retiree Coverage** The District shall provide retiree-only, medical only, insurance to a unit member who retires at 55 years of age until the retiree reaches age 65 or is eligible for Medicare or other federal or state supported medical coverage, whichever occurs first. The annual contribution by the District for the retiree's medical insurance shall not exceed the annual health and welfare District contribution for active unit members described in section A above, less premiums for family composite dental, family composite vision and employee only straight term life insurance. The retiree shall pay any premium costs in excess of the adjusted District contribution, as defined above. To be eligible for this retiree benefit, the unit member must fulfill the following requirements.

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- (1) The retiree must have reached age 55 prior to the effective date of retirement.
- (2) The unit member must have worked in the District for a period of 15 years.

(2.5) Effective July 1, 2013 both unit members will receive service credit in the amount proportionate to their annual work year calendar equivalent to the percentage of the job share. Service credit may be combined to equal one year of service for retirement benefit eligibility. Once the combined percentages of job shares reaches one hundred percent (100%) of a work year the unit member will be able to add one year of service credit. Combined service credit for partial work years must be completed within 5 years.

- (3) The unit member must be employed in the Etiwanda School District on the effective date of retirement.
- (4) The unit member must be enrolled with the district's medical care provider, during the District's annual open enrollment period prior to the effective day of retirement. Should the unit member not be enrolled, the unit member will not qualify for retirement health benefits.

- C. **Dental Insurance** The District's composite dental plan, or its substantial equivalent, shall remain in effect for the term of this Agreement. Premiums for composite family dental plan shall be required for all unit members.
- D. **Life Insurance** The District's employee only straight term life insurance policy in the amount of \$50,000 coverage shall remain in effect for the term of this Agreement. Premiums for employee only life insurance shall be required for all unit members.
- E. **Vision** The District's composite vision plan, or its substantial equivalent shall remain in effect for the term of this Agreement. Premiums for family composite vision plan shall be required for all unit members.
- F. **Tax Sheltered Annuities** Unit members may participate in the tax sheltered annuity of their choice in accordance with the terms and conditions of the District's plan which has been qualified under the provisions of the Internal Revenue Code.
- G. **Duration of Benefits** A unit member who terminates employment on the last scheduled unit member work day of the school year shall be entitled to continue health and welfare benefit coverage, if enrolled through August 30, of that calendar year.

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H. **Dependent Coverage** The District shall provide health and welfare benefits for eligible dependents of unit members, as defined by the Affordable Care Act, up to the maximum annual District contribution. Effective July 1, 2005, employees must provide proof of the dependents' eligibility for benefits. The District reserves the right to periodically confirm eligibility for coverage by requesting verification as provided in this section. Registration with the Secretary of State as a domestic partnership, valid marriage certificates or joint tax returns, or children's birth certificates or valid guardianship orders constitute proof of eligibility. No other forms of proof will be accepted.

| L. **Employee Benefits Overpayment Redistribution**
Upon the District receiving the insurance refund from a current or previous insurance provider due to overpayment/excess contribution for a plan year, the District shall disperse the pro rata share of the funds received equally amongst current unit members that were enrolled members of the associated benefit program during the plan year generating that refund.