

Article 5 - Health and Welfare Benefits

5.1 District Indemnity/Point of Service

The District shall contribute an amount equal to 75% of the 2003-04 annual medical premium costs for the District Indemnity/Point of Service Health Plan for each eligible unit member and dependent(s). Any cost in excess of the District contribution shall be paid by the unit member through payroll deduction.

District HMO Plan(s)

The District shall contribute an amount equal to 85.13% of the 2003-04 annual medical premium cost for the District HMO plan(s) for each eligible unit member and dependent(s). Any cost in excess of the District contribution shall be paid by the unit member through payroll deduction.

5.1.1 Beginning October 1, 2004, and in each subsequent year, the District shall assume up to 5% of any medical premium increase in the per unit member District contribution in each medical plan option over the immediate prior insurance year. In the event the percentage increase in the annual per unit member medical cost exceeds 5%, the affected unit member agrees to bear the additional premium cost and hereby authorizes the District to implement payroll deduction to cover this amount up to 10% of any medical premium increase in the per unit member District contribution in each medical plan option over the immediate prior insurance year. Any amount over 10% shall be shared equally between the District and affected unit member. In such case, the unit member hereby authorizes the District to implement payroll deduction to cover his/her respective share of premium costs.

5.2 The District shall pay 100% of the annual dental insurance premium for the unit member. The District shall pay 90% of the annual dental insurance premium for dependents effective November 1, 1984.

5.3 The District shall pay 100% of the annual cost of the vision care premium for all bargaining unit members and dependents.

5.4 The District shall pay 100% of the annual life insurance premium for the unit member and will provide coverage in the amount of \$15,000.

1 5.5 Unit members working less than full-time shall have the above benefits prorated.

2 5.6 Unit members required to drive their personal automobiles on District business shall be reimbursed for such
3 usage at the rate equal to the Internal Revenue Service allowance rate.

4 5.7 The District shall provide the following retiree benefits:

5 5.7.1 Unit members retiring from the District after July 1, 1998 who are at least fifty-five (55) years of age
6 and have worked five (5) or more years in this District immediately preceding their retirement and
7 who shall have applied for and received their initial retirement check, shall receive the same
8 employee only District medical contribution as offered to current unit members during the same
9 period of time. This benefit shall be discontinued at the end of the month in which the retired unit
10 member reaches the age of sixty-five (65), or five (5) years from the date of retirement, whichever
11 occurs first. This benefit also applies to those unit members receiving disability allowance
12 payments under the State Teachers' Retirement System. Retirees may have the option of
13 enrolling their dependents under the District group plan, but cost of dependent coverage shall be
14 the sole responsibility of the retiree, and the retiree shall pay the premium cost in the manner
15 required by the District.

16 5.7.2 Unit members who qualify for retirement benefits under Subsection 5.7.1 above, shall be eligible
17 for employee only District medical contributions up to two (2) additional years not to exceed the
18 end of the month in which the retired unit member reaches the age of sixty-five (65). The District
19 medical contribution offered eligible retirees under this provision shall be the same as offered
20 current unit members for any available HMO program during the same period. Retirees who elect
21 to be covered under the then existing indemnity medical program offered current unit members
22 shall pay the difference in cost between the highest employee only District medical contribution for
23 an HMO medical plan option and the premium cost for the indemnity program. Except for
24 extenuating circumstances, to qualify for this benefit, unit members must notify the Human
25 Resources Department at least by February 28, for retirement at the end of that school year.