

CVE PROPOSAL
BETWEEN
CHULA VISTA ELEMENTARY SCHOOL DISTRICT
AND
CHULA VISTA EDUCATORS

December 3, 2024

ARTICLE 51. HEALTH

51.1 Health

51.1.1 For each eligible employee the District shall provide a three-tiered structure for health insurance benefits and contribute up to the maximum as follows per year per unit member. Effective January 1, 2025 the District contribution maximum shall be increased to the following levels:

Single Party Plan	\$15,500
Two Party Plan	\$16,200
Family Plan	\$16,900

For each eligible employee, effective January 1, **2025**, the District agrees to provide a maximum total contribution annually of fifteen thousand five hundred dollars (\$15,500) in twelve monthly increments of one thousand two hundred ninety-one dollars and sixty-seven cents (\$1,291.67) minus the twelve monthly premium costs of employee only dental insurance, employee only vision insurance, life insurance and group salary protection to be applied to the voluntary District group medical insurance program for **the single party plan** employees and dependents for the duration of this Agreement.

For each eligible employee, effective January 1, **2025**, the District agrees to provide a maximum total contribution annually of **sixteen thousand two hundred dollars (\$16,200)** in twelve monthly increments of **one thousand three hundred fifty dollars (\$1,350.00)** minus the twelve monthly premium costs of employee only dental insurance, employee only vision insurance, life insurance and group salary protection to be applied to the voluntary District group medical insurance program for **the two party plan employees and dependents** for the duration of this Agreement.

For each eligible employee, effective January 1, **2025**, the District agrees to provide a maximum total contribution annually of **sixteen thousand seven hundred dollars (\$16,900)** in twelve monthly increments of **one thousand four hundred eight dollars and thirty-four cents (\$1,408.34)** minus the twelve monthly premium costs of employee only dental insurance, employee only vision insurance, life insurance and group salary protection to be applied to the voluntary District group medical insurance program for **the family plan employees and dependents** for the duration of this Agreement.

The District and Chula Vista Educators will participate in the Health Benefits Committee (HBC) with the following membership: three CVE members, one Charter teacher representative, three CVCEO (Chula Vista Classified Employees Organization) members, and three District management representatives. Participating CVE members will be selected by CVE. This committee shall operate as a consensus committee. However, each organizational group may independently select the health care provider and plans (e.g., VEBA, SISC, etc.) of their choice. It will be the responsibility of the HBC to evaluate current brokers and providers and solicit quotes when necessary.

51.1.2 Employees who are absent due to illness and who have exhausted all paid leaves shall continue to be provided the

opportunity to elect the District group medical insurance. Effective January 1, 2024, the District shall contribute an amount up to \$7,750 to be applied toward the twelve monthly premium of the District group medical insurance program for the period of approved leave due to illness not to exceed twelve (12) months following the exhaustion of paid leave. These benefits shall be conditioned upon the employee remaining eligible for said benefits. In the event the employee becomes eligible for medical insurance benefits through another employer, he or she shall not be eligible for the District benefits. The employee shall be required to perform all acts necessary on the member's part to meet such requirements of the carrier of the District.

51.1.3 Retirement means withdrawal from active employment from the District with a California State Teachers' Retirement allowance. With the exception of the staff employed prior to October 1, 2007, who shall remain eligible after five years of District benefit eligible service, employees who retire at age fifty-five or older with ten or more years of District benefit eligible service shall be eligible and may apply to have the individual employee medical insurance continued by the District. Effective January 1, 2024, the District shall contribute an amount up to the maximum of \$7,750 paid monthly at \$645.83 to be applied toward the premium of the District group medical insurance program up to, but not including the month in which the retiree turns age sixty-five (65). These benefits shall be conditioned upon the employee remaining eligible for said benefits. In the event the employee becomes eligible for medical insurance benefits through another employer, he or she shall not be eligible for the District benefits. The employee ~~member~~ shall be required to perform

all acts necessary on the **employee's member's** part to meet such requirements of the carrier of the District.

51.1.4 An employee on District approved unpaid leave of absence shall have the option to remain an active participant in the District group insurance program conditioned upon the following:

a. The employee bears the full cost of the premium.

b. These benefits shall be conditioned upon the employee remaining eligible for said benefits. The employee submits annually a signed Certification of Eligibility confirming continued eligibility. In the event the employee becomes eligible for medical insurance benefits through another employer, he or she shall not be eligible for the District benefits.

c. The employee shall be required to perform all acts necessary on the member's part to meet any such requirements set by the District or insurance carrier.

51.2 Dental Insurance. For each eligible employee, the District agrees to provide a dental insurance program for the duration of this Agreement. The dental plan shall have benefits at least equivalent to the benefits provided in the Delta Preferred Benefits Option administered in 2010. The carriers and plans will be recommended by the HBC.

51.3 Life Insurance. For each eligible employee, the District agrees to provide a group life insurance program in the amount of \$50,000 for the duration of this Agreement. Effective July 1, 1997, the District will provide the option for the employee to purchase, at the employee's

expense, life insurance. The carriers and plans will be recommended by the HBC.

51.4. Group Salary Protection. The District agrees to provide for each eligible employee a District group salary protection plan. The carriers and plans will be recommended by the HBC and will include Standard Insurance Company among the choices.

51.5 Vision Insurance. The District agrees to provide for each eligible employee a vision plan. The vision plan shall have benefits at least equivalent to the benefits provided through CPIC Life, Group #F21102, administered by Medical Eye Services of California in 2010. The carriers and plans will be recommended by the HBC.

51.6 Benefits Upon Termination of Employment. Should an employee's employment terminate following the completion of his or her work year and before the commencement of the ensuing school year (work year) such employee shall be entitled to continued group medical, group dental and group life insurance coverage for the length of time and to the extent that the current group insurance premium has been completely paid. These benefits shall be conditioned upon the employee remaining eligible for said benefits. In the event the employee becomes eligible for medical insurance benefits through another employer, he or she shall not be eligible for the District benefits. The employee shall be required to perform all acts necessary on the member's part to meet any such requirements set by the District or insurance carrier. This provision shall not serve to limit employees who retire from any other benefits to which they might otherwise be entitled.

51.7 The employee shall be responsible for any premium which is in excess of the total maximum premium sum specified in 51.1.1. Any amount

beyond the maximum total shall be paid by the employee through payroll deductions.

51.8 Physical Examination. Examination for tuberculosis will be required every four (4) years. The District shall not illegally require a physical nor mental examination of any employee.

51.9 COBRA. The District will comply with all federal regulations regarding COBRA.

51.10 Medical Benefit Waiver. The District agrees to provide an annual cash option of \$1,200 for those employees who elect the cash option in lieu of the medical benefit options. Per Southern California Schools VEBA requirements, effective January 1, 2016, all employees waiving coverage for the first time are not eligible for the cash option. Employees who elect the cash option shall provide proof of current alternative medical coverage. Should an employee lose alternative coverage due to a qualifying event, he/she will be able to enroll in any one of the medical insurance options available but must enroll within thirty (30) days of the date the alternate coverage is canceled.

The HBC will examine the elimination of waivers along with other insurance related options and will develop an appropriate plan to deal with waivers.

51.11 The District agrees to provide employees the option of utilizing a flexible spending account (IRC 125 Plan) in conformance with state and federal regulations.