

Chula Vista Educators

Proposal

To Chula Vista Elementary School District

August 13th, 2021

ARTICLE 51. HEALTH

Article 51 Health

51.1.1 For each eligible employee, effective January 1, ~~2021~~ **2022** the District agrees to provide a maximum total contribution annually of ~~fourteen~~ **fifteen** thousand dollars (~~\$14,000~~) (**\$15,000**) in twelve monthly increments of ~~one thousand one hundred sixty six dollars and seventy seven cents (\$1,166.77)~~ **one thousand two hundred fifty dollars (\$1250.00)** 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 employees and dependents for the duration of this Agreement.

On an annual basis, the District shall establish and implement an "insurance pool" consisting of the District's maximum contribution per eligible employee for current medical, dental, vision care, and life insurance plans. The intent of the "insurance pool" is to provide a funding mechanism to reduce the out of pocket cost to eligible employees for dependent health and welfare insurance coverage. The "insurance pool" is based on the fact that the cost for employee-only coverage for health and welfare benefits is less than the District' maximum contribution for a full time eligible employee, thus there is a difference between the actual cost of employee only coverage and the District maximum contribution cap. This difference, or excess, is placed in a pool to reduce the out of pocket costs for employees (two-party or family coverage) whose health and welfare benefits cost more than the District maximum contribution.

For less than full time eligible employees, the difference, or excess, will be calculated based upon the pro-rata amount paid by the District for each such employee and the pro-rata amount of any savings or excess.

The excess costs saved will be proportionately spread to eligible employees who chose the two party or family plan, and is based upon the number of employees choosing two party and family coverage and the costs of such coverages.

In any subsequent school year, if the District's maximum contribution does not cover the costs for employee only coverage for health and welfare benefits, the "insurance pool" will not be established. The amount over the specific maximum contribution by the District will be automatically deducted from the paychecks of employees. In no event shall the District be required to contribute more than the District maximum contribution per eligible full time employee.

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, ~~2020~~**2022** the District shall contribute an amount up to ~~seven thousand dollars (\$7000)~~ **eight thousand (\$8000)** 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, ~~2020~~ **2022**, the District shall contribute an amount up to the maximum of ~~seven thousand dollars (\$7000)~~ **eight thousand dollars (\$8000)** paid monthly at ~~five hundred eighty three dollars and thirty three cents (\$583.33)~~ **six hundred sixty-six dollars and sixty-seven cents (\$666.67)** 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 shall be required to perform all acts necessary on the member's part to meet such requirements of the carrier of the District.