## **Article 4 - Fringe Benefits**

A. The District shall contribute up to the following amounts for the purchase of district provided major medical, dental including orthodontics, vision, prescription, disability, life and annuity programs for all employees working half-time or more in regular district programs.

<del></del>	<del>2010/11 &amp; 2011/12</del>	<del>2012/13 &amp; 2013/14</del>
Twelve (12) month employees	\$897.73	\$997.73 per month
Employees who work 195 days or more, excluding vacation time, but less than twelve months	\$783.61 	\$883.61 per month
Employees who work 194 days or less, excluding vacation time	\$726.10	\$826.10 per month

B. The employee will have the choice of allocating fringe benefit dollars to any major medical, dental (including orthodontics), vision, prescription, disability, and life insurance currently offered by the District through OEBB and its district agents of record. Any benefit dollars not used for the previous listed options, will be reduced by one half and the employee can use them toward any district provided group insurance currently available through district agents of record in association with the OSEA insurance committee.

Any employee applying such funds to a TSA as of July 1, 1989 shall have the option of increasing the amount of their TSA by \$10.00 in each year of this contract.

## **Article 4 - Insurance Compensation Language:**

## MEDICAL, VISION & DENTAL

The District shall provide a choice from any district-approved medical and vision insurance programs available at single, two-party or family rate at no cost to the Classified Group. The District shall provide Employee Only dental insurance to the Classified Group. Any dependent dental coverage will be an out of pocket expense to the Classified Group.

The District shall provide a \$400 per month TSA option for any Classified Group member who provides proof of other credible coverage and elects not to use a district provided medical insurance plan.

The District shall attempt to maintain the existing carrier and coverage, however, the District has the sole discretion to change plans as determined by the District.

New employees starting work prior to the 15th day of a month shall be eligible for insurance effective the first of the next month. New employees starting work on or after the 15th day of a month shall be eligible for insurance effective the first of the second month after beginning employment.

- C. B. Should the employee choose not to utilize one of the district health insurance plans, the employee shall provide the district with a letter stating the employee has coverage from another source. The employee shall be advised by the District that should such other coverage cease, the employee would not be assured of getting back on a district program, except at the anniversary date of the district policy or with the waiver of pre-existing conditions unless coverage is disallowed. (Worker's Compensation and retirement contributions are not included.)
- **D.C.** The District shall provide, at no cost to the employee, term life insurance in the amount of \$20,000 for each employee in the bargaining unit.

## E. Insurance Pool

Members will be limited to half of their unused district insurance contribution dollars for the purchase of insurance plans not covered in Section B of this article. All unused dollars will create a pool to be redistributed to all bargaining unit members. OSEA representatives and the District will meet to determine the current FTE after open enrollment and the remaining dollars will be distributed to all members to minimize out-of-pocket expenses. Pool calculations will be completed within fourteen (14) days following the open enrollment cut off date. The pool will become effective in the 2012-13 school year.