# ARTICLE XVII

# INSURANCES AND BENEFITS

## Section 1. Insurance

A. The District shall offer health and dental care benefits through the California’s Valued Trust (CVT) to eligible bargaining unit members and their dependents unless the parties mutually agree to change to a different provider organization.

The District shall offer vision care benefits through the Alameda County Schools Insurance Group (ACSIG) to eligible bargaining unit members and their dependents unless the parties mutually agree to change to a different provider organization.

1. The District shall offer coverage in one (1) or more Health Maintenance Organization(s) in lieu of a PPO plan to those eligible bargaining unit members who request such coverage for themselves and their dependents.
2. The District shall pay the cost of the elected coverage for eligible bargaining unit members and their dependents each year during the term of this Agreement at an amount that shall not exceed the premium cost of the coverage under the plans offered by CVT and ACSIG. The District and the Association agree that health, dental, and vision care benefit changes are mandatory subjects of negotiations.
3. Beginning with the 2018 -2019 school year, bargaining unit members hired after September 1, 2018, assigned to Probationary or Temporary status shall be limited to the Kaiser HMO insurance plan and shall, upon earning Permanent status, have the option to change plans or remain with Kaiser during the open enrollment period.

## Section 2. Accident Insurance

The District shall provide accidental death and dismemberment insurance to each eligible bargaining unit member in the principal sum of $1,000. The District shall pay the cost of such coverage for eligible bargaining unit members. Optional additional accidental death and dismemberment insurance coverage for eligible bargaining unit members, and dependent accidental death and dismemberment insurance coverage shall be available to unit members at their own expense.

## Section 3. Eligibility for Insurance

A. Bargaining unit members employed prior to October 1, 1983, for fifty percent (50%) or more of the regularly defined daily or weekly working hours shall be eligible to participate in the District group insurance programs, and shall be entitled to all District insurance benefits for the first day of the first month following the first day of their employment. Bargaining unit members employed on or after October 1, 1983, shall be eligible to participate in the District's group insurance programs if regularly assigned to work fifty percent (50%) or more of the Regularly defined daily or weekly working hours. The District contribution shall be pro-rated as follows:

50% assignment - Not to exceed 50% contribution.

75% assignment - Not to exceed 75% contribution.

If the bargaining unit member's working hours are reduced at the request of the District, the District's contribution remains the same.

B. Eligibility of dependents of bargaining unit members shall be determined by the carriers.

C. Unit members leaving the District during the school year shall be entitled to insurance benefits through the end of the month in which the unit member leaves. Unit members leaving the District at the end of the school year shall be entitled to insurance benefits to October 1 of that calendar year.

## Section 4. Distribution by Retired Unit Members in District Group Insurance

A. The District, unless limited by this agreement, shall pay the cost of group health

insurance coverage though CVT for eligible early retirees from full-time employment, and their eligible dependents, at an amount that shall not exceed the maximum amount paid for the yearly premium cost for active unit members, up to and until the early retiree reaches the age of sixty-five (65). An individual early retiree’s enrollment in the health benefits plan shall be in compliance with established open enrollment time frames, procedures, and eligibility as determined by hire date. Choice of coverage and dependent eligibility shall be made as required by the carriers and this agreement and the ability to move between plans shall be as permitted by the carriers.

1. If hired on or before November 28, 2000, employed by the District for fifteen (15)

years or more and reached the age of fifty-five (55) or more at the time of retirement, the early retiree and any eligible dependents shall be eligible to participate in the District’s PPO or HMO.

2. If hired after November 28, 2000, employed by the District for fifteen (15) years or more and reached the age of sixty (60) or more at the time of retirement, the early retiree and any eligible dependents shall be eligible to participate in the District’s PPO or HMO.

3. If hired after June 21, 2005, employed by the District for twenty-five (25) years or more and reached the age of sixty-two (62) or more at the time of retirement, the early retiree and any eligible dependents shall be eligible to participate in the District’s PPO or HMO.

4. If hired after May 6, 2008, employed by the District for twenty-five (25 years or more and reached the age of sixty-two (62) or more at the time of retirement, the retiree shall receive $2500 annually in credit applied towards the purchase of the District’s PPO or HMO.

5. If an early retiree hired on or before May 6, 2008, has an eligible dependent who reaches or exceeds the age of sixty-five (65) while insured under the provisions of the early retiree, and the over-65 dependent is required to pay/his/her Medicare B premium as required by CVT, the District shall reimburse the early retiree for an amount not to exceed the lowest Mediate B Premium paid by the over-65 dependent.

B. Retired bargaining unit members who reach or exceed the age of sixty-five (65) may

participate in health, dental, and vision insurance programs at their own expense as

eligible pursuant to Education Code 7000 – 7008.