

Teachers Negotiations

Insurance Proposals

ARTICLE IX. GROUP BENEFITS

Subd. 2. Benefit Coverage: The following benefits are available to insurance eligible teachers. These benefits are subject to the terms of the contract between the insurance carrier and the District.

a. HEALTH COVERAGE. Teachers may enroll in employee only, **employee-plus-one**, or dependent **family** coverage. If the teacher does not enroll, their health insurance election will remain the same as the prior benefit year unless one or more plan options are not available or there is an insurance carrier change. If one or more plan options are not available or there is an insurance carrier change, then all employees must enroll for coverage. Employees would be notified that they must enroll.

1. CONTRIBUTION- TEACHER ONLY. Effective January 1, ~~2015~~**2019**, the District will pay the ~~full~~ **total** cost of the ~~cost~~ **premium** towards the lower/lowest cost employee-only plan(s) and the teacher will contribute up to \$600 annual maximum (up to \$30 per pay check maximum) towards the highest cost plan premium less the cost of the lower cost plan premium. **The District will pay no less than eighty percent (80%) of the total cost of the premium for other employee-only plans. The teacher shall pay the difference between the District contribution and the total cost of the premium for employee-only health plan coverage**

2. CONTRIBUTION-EMPLOYEE-PLUS-ONE. Effective January 1, 2019, the District shall contribute no less than seventy-five percent (75%) of the total cost of the premium for employee-plus-one coverage. The teacher shall pay the difference between the District contribution and the total cost of the premium for employee-plus-one health plan coverage

~~2.~~ 3. CONTRIBUTION-DEPENDENT **FAMILY**. Effective January 1, ~~2015~~ **2019**, the District shall contribute ~~5,050 above~~ **no less than seventy percent (70%) of the full total cost of the premium** towards **family** employee-only coverage toward the cost of family health plan coverage. The teacher shall pay the difference between the District contribution and the total cost of the **premium for** family health plan coverage.

34. CONTRIBUTION-MARRIED COUPLE. Married teachers employed by the District and enrolled in dependent **family** coverage shall each be credited with the teacher only contribution. One spouse designated by the couple shall carry dependent **family** coverage and receive the employee only contribution from both teachers. ~~Effective January 1, 2015, the District shall contribute \$5,050 above the full cost of employee only coverage toward the cost of family health plan coverage. The teacher shall pay the difference between the District contribution and the total cost of the **premium for** family health plan coverage. Effective January 1, 2017, the District shall contribute \$5,650 above the full cost of employee only coverage toward the cost of family health plan coverage. The teacher shall pay the difference between the District contribution and the total cost of the family health plan coverage.~~

45. CONTRIBUTION-DOMESTIC PARTNER. Domestic partners employed by the District shall be credited with the teacher only contribution. One partner designated by the partners shall carry dependent **family** coverage and receive the employee only contribution from both teachers. ~~Effective January 1, 2015, the District shall contribute \$5,050 above the full cost of employee only coverage toward the cost of family health plan coverage. The teacher shall pay the difference between the District contribution and the total cost of the **premium for** family health plan coverage. Effective January 1, 2017, the District shall contribute \$5,650 above the full cost of employee only coverage toward the cost of family health plan coverage. The teacher shall pay the difference between the District contribution and the total cost of the family health plan coverage.~~

c. DENTAL INSURANCE. Teachers may enroll in employee only, **employee-plus-one**, or dependent coverage. If the teacher does not enroll, their health insurance election will remain the same as the prior benefit year unless one or more plan options are not available or there is an insurance carrier change. If one or more plan options are not available or there is an insurance carrier change, then all employees must enroll for coverage. Employees would be notified that they must enroll. Effective beginning with the ~~2014~~ **2019** plan year, the District shall pay a portion of the monthly premium for dental coverage **as follows**:

- a. Employee only: ~~\$100.00 annually~~ **no less than sixty-five percent (65%)**
- b. Employee +1: ~~\$200.00 annually~~ **no less than seventy-five percent (75%)**
- c. Employee + family: ~~\$300.00 annually~~ **no less than twenty-four percent (24%)**

The employee's annual contribution for dental coverage shall be as follows:

- a. Employee only: ~~\$100.00 annually~~
- b. Employee +1: ~~\$200.00 annually~~
- c. Employee + family: ~~\$300.00 annually~~

