

## **ARTICLE XXVI**

### **Insurance and Annuities**

#### **26.1 HOSPITALIZATION-MAJOR MEDICAL INSURANCE**

All members of the bargaining unit may choose to be included in the health insurance program underwritten by the Board. Effective January 1, 2005, each employee who qualifies will be able to choose from the available plans offered by the Board. The Board and Association understand that plan design and the monitoring of the comprehensive insurance plan will be the responsibility of the District Insurance Committee of which the Association is a charter member. As outlined in the Healthcare Committee Charter, there shall be a standing committee to be known as the District Health Care Committee, comprised of 5 administrative members, 5 ETA members, 5 Region 63 support staff members, and 1 SEIU member, with authority and responsibilities as described in this Charter. The Committee is established to monitor, advise, evaluate, and make recommendations, including changes, concerning the Health Care Plan to the Board of Education. The District Insurance Committee will see that appeal procedures are in place with providers for matters of plan and benefit interpretation and, therefore, such matters will not be subject to the grievance procedure contained within this Agreement.

The contribution for employees for single, employee + spouse, employee + dependent children, or employee + spouse + dependent children (family) coverage will be ~~10% of~~ the rate established ~~in the applicable calendar year~~ by an independent actuary selected by the Board after consultation with the District Health Insurance Committee, as follows:

- a) all teachers first employed with a start date beginning with the 2019-2020 school year and subsequent years shall be at 15% of the established rate for each applicable calendar year; and
- b) all teachers employed by U46 for school years up to and including the 2018-2019 school year shall be at 10% for the 2019 calendar year, 12% for the 2020 calendar year, and 15% for the 2021 calendar year and each subsequent calendar year.

If the estimated aggregate per employee per year cost of the medical program (determined by the independent actuary) increases by more than 5% in a single calendar year, each employee's contribution ~~of 10%~~ of the medical plan and coverage elected will increase by \$130 per calendar year regardless of the type of medical option or coverage elected. If the estimated aggregate per employee per calendar year cost of the medical program increases by more than 8% in a

single calendar year, each employee's contribution will increase by the amount set above for the 5% change plus an additional \$65 regardless of the type of medical option or coverage elected. Teachers' contributions shall be made on a pro-rated basis through payroll deduction, and, in accord with applicable federal laws and regulations, will be on a pre-tax basis to the extent allowed by state and federal law and regulations.