

**Master Agreement between Washington Local Board of Education and TAWLS 2010-2013**

## **Health Care Insurance**

The Board of Education will provide a comprehensive hospitalization and physician group plan, as presented as part of this contract, for those employees who work at least a seven-hour and fifteen minutes day and are employed for the school year. Both single and family coverage will be provided. New employees shall not be given the opportunity to choose the flex health care option.

Employees opting other health coverage at date of hire are able to enroll in the Washington Local School District program at a later date. Open enrollment for eligible employees without evidence of insurability will be August 15 - September 15 with coverage effective October 1. Continuous enrollment for eligible employees with evidence of insurability will be the first of the next month after approval of medical survey by carrier.

A working spouse who is eligible for a health care plan through another employer must take at least single coverage through that employer to be eligible for coverage through Washington Local Schools. If a spouse must enroll or re-enroll in their employer's plan, this must be done at the first available window period.

Full time Bargaining unit members may elect not to be covered under the health care insurance plan. In lieu of this insurance coverage, bargaining unit members may elect to receive a \$1,320.00 payment pursuant to the provisions of the Section 125 - Employee Benefit Plan.

Bargaining-unit members who are eligible for family HMO coverage, and who select single coverage, will receive \$720.00 for medical and \$240.00 for prescription.

Employees shall pay a monthly share of health care and prescription premiums as follow:

2011-12 and 2012-13

Family plan \$50/month effective July 1, 2011

Single plan \$20/month effective July 1, 2011

Family & Single Flex: \$ 180.00 effective January 1, 2010

In the event of a change in the need for coverage due to a major life event causing a cessation of the teacher's alternate source of coverage during the waiver year (e.g. death of spouse, divorce, dissolution, spouse loss of job), the teacher may reinstate coverage effective the first day of the following month without having to meet any pre-existing condition requirement provided she/he has filed the proper application with the Office of the Treasurer. Such re-entry into the insurance program will preclude the bargaining unit member from receiving the health care insurance waiver payment in lieu of coverage as indicated during the waiver year. Waiver payment shall be made to such persons on a pro rata basis.

### **Part-Time Bargaining Unit Member/Insurance Coverage**

The Board of Education will pay for the same percent of the cost of HMO Health Care/Prescription and other insurance as the percentage of the employment contract.

The employee may enroll in insurance programs by paying the remaining percentage of the premium. If "Flex HMO" type coverage is requested, the employee must pay the difference between the HMO premium and the FlexHMO type plan premium plus the remaining percentage. New employees shall not be given the opportunity to choose the flex health care option.

## **Life Insurance**

The Board of Education will provide a life insurance policy for employees covered by this contract. For those employees who work at least a seven-hour and fifteen-minute day and are employed for the school year, the amount of coverage will be \$50,000.

For those employees who work at least a three-hour day or two blocks each term, and have completed one full contractual year of employment with the Washington Local School System, the amount of coverage will be \$25,000.

The Board of Education will continue to provide the employee's life insurance benefit under this contract if an employee becomes eligible for disability retirement as approved by the State Teachers Retirement System. The employee's written notification of disability has to be received by the treasurer's office within twelve months from date of occurrence. The employee is responsible for obtaining initial and continuing proof of disability. Applications are on file in the treasurer's office.

## **Dental Insurance**

Dental Insurance coverage shall be provided pursuant to agreed upon specifications and as outlined in Section 1. The Board shall have and retain the right to select and change carrier.

## **Vision Insurance**

Vision Insurance coverage shall be provided pursuant to agreed upon specifications and as outlined in Section 1. The Board shall have and retain the right to select and change carrier.

## **Prescription Drug Insurance**

A prescription drug insurance plan shall be provided. In lieu of this insurance coverage, bargaining-unit members may elect to receive a \$612.00 payment.