

ARTICLE XI
FRINGE BENEFITS

A. HOSPITAL/SURGICAL/MAJOR MEDICAL

The Board shall provide hospital/surgical/major medical coverage for each member of the bargaining unit.

The Board will contribute \$850.00 for family health insurance plan. In the event the employee's share of the premium becomes greater than 15%, the amount of contribution by the Board will be adjusted to ensure that the employee does not contribute more than 15%.

The Board will contribute \$325.00 for single health insurance plan. In the event the employee's share of the premium becomes greater than 15%, the amount of contribution by the Board will be adjusted to ensure that the employee does not contribute more than 15%.

Effective July 1, 2012, in addition to the Board provided health insurance coverage, the Board shall provide High Deductible Health Plan (HDHP) coverage (all as available from the Northern Buckeye Education Council) at the discretion of the employee. The Board will continue to pay the same dollar amount towards the family plan premiums and the single plan premiums that it currently pays for health insurance coverage for all full-time employees choosing the HDHP coverage. The employee will pay the remaining portion of the premium each year, if any.

In the event the employee elects HDHP and the premium is less than the cost of the current coverage, and the employee elects to make contributions to a Health Savings Account (HSA), the Board will match such employee-HSA contribution in an amount not greater than the difference between the amount of the employer-paid premium for the current coverage and the amount of the employer-paid premium for the HDHP for the balance of the school year.

For example, if the Board paid \$100 of the premium for the current plan and the employee chooses to have HDHP coverage, but the premium for the HDHP coverage is \$90, the Board will pay the employee's \$90 premium for the HDHP coverage and put \$10 into the employee's HSA so long as the employee pays \$10 into the HSA as well.

Newly hired employees must work 30 hours per week to be eligible for medical benefits.

Any current employee who, at the time of the adoption of this contract, has either single or family coverage paid by the Board and can verify proof of health insurance through some other source will be reimbursed 55% of the Board's premium cost if they cancel their coverage through the Board. Any future employee must maintain coverage for a minimum of one (1) year before becoming eligible for the incentive plan.

The employee may cancel by the 15th of any month during the life of this contract, but will not receive his first reimbursement payment until the following month. The Board does not want any employee to be without health insurance. Therefore, employees who opt to take this incentive may reinstate their coverage in the Board-provided health insurance plans either at the open enrollment period or no later than the third Monday of

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the month following the loss of that coverage (health insurance through some other source) or the loss of any continuation of that coverage, whichever is later.

11-27-2012
Paul E. Demits
Anthony Stewart
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PART-TIME AND 9 MONTH SUPPORT STAFF EMPLOYEES

Single Health Insurance 50% up to but not including 3.6 hrs. Balance of any cost

90% at or above 3.6 hrs. Balance of any cost

Family Health Insurance 50% of single plan Balance of any cost up to but not including 3.6 hrs.

90% of single plan or the same % of family plan cost as the employee works in a work day at or above 3.6 hours based on an 8 hour workday.

B. GROUP LIFE

The Board shall purchase from a carrier licensed by the State of Ohio, group term life insurance for each bargaining unit member for the amount of \$35,000. The full cost of this program and any increases thereof, shall be paid by the Board.

C. DENTAL INSURANCE

For the duration of this contract, the Board shall offer a dental plan or such dental plans offered through the Consortium. The Board shall pay 90% and the employee shall pay 10% of the total premium cost. Effective July 1, 2012, the Board shall pay \$55.00 towards the employee's total premium cost.

D. VISION INSURANCE

The Board shall provide vision insurance (effective July 1, 1999), offered by and through the Northern Buckeye Education Council, for each bargaining unit member and his/her family. Each bargaining unit member shall have the option of a single or a family plan. The plan shall include the following: \$20 Total Co-payment; exams every 12 months; lenses every 12 months; and frames every 24 months. The total cost of the premium is paid by the Board. This plan requires participation by 100% of the bargaining unit members.

E. GENERAL PROVISIONS

1. Part-time certificated bargaining unit members shall be entitled to one of the following options with respect to fringe benefits:
 - a. The Board will pay 90% of cost for a single plan of each insurance selected by the employee;
 - b. The Board will pay a prorated portion of the family plan of each insurance selected by the employee (medical, dental, etc.). The prorated portion to be paid is dependent upon the number of hours worked by the employee; i.e., if a bargaining unit member works half (1/2) time, then the Board would pay half (1/2) of the family premium for any insurance selected by the employee.

- c. If husband and wife are both part-time bargaining unit members, then the Board will pay 90% of family premium costs for each insurance selected (medical, dental, etc.).