

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding is entered into between the Employer (City of Bucyrus) and the Union (International Association of Fire Fighters, Local #1120) for the purpose of modifying Article 27 Insurance in the Collective Bargaining Agreement covering the period of January 1, 2015 through December 31, 2017.

The parties agree that Article 27 shall be amended to read as follows:

ARTICLE 27 **INSURANCE**

27.01 During the term of this contract the Employer shall pay EIGHTY-FIVE PERCENT (85%) of the necessary premiums for the employee health insurance in effect AND Employees shall pay FIFTEEN (15%) of the premium amounts through automatic payroll deduction.

IN THE EVENT THAT THE EMPLOYER PROVIDES EMPLOYEES AN INSURANCE PLAN WITH AN HRA FUNDING FEATURE, EMPLOYEES SHALL BE RESPONSIBLE FOR AN AMOUNT EQUAL TO TEN PERCENT (10%) OF THE APPROPRIATE DEDUCTIBLE. DEDUCTIBLES BEING \$2,000 FOR INDIVIDUAL AND \$4,000 FOR FAMILY COVERAGE.

IN THE EVENT THAT THE EMPLOYER PROVIDES EMPLOYEES AN INSURANCE PLAN WITH AN HSA FUNDING FEATURE, EMPLOYEES SHALL BE RESPONSIBLE FOR AN AMOUNT EQUAL TO **TEN PERCENT (10%)** ~~TWENTY-FIVE PERCENT (25%)~~ OF THE APPROPRIATE DEDUCTIBLE. DEDUCTIBLES BEING \$2,000 FOR INDIVIDUAL AND \$4,000 FOR FAMILY COVERAGE.

The Employer shall have the right to change insurance carriers or coverage, as necessary, so long as any changes result in comparable coverage. The City shall provide at least thirty (30) days notice to the union prior to implementing any changes in insurance.

The parties agree that a joint labor/management Health Insurance Committee shall be established and will be authorized to review and recommend changes to the City's health insurance plan or plans. Any recommendations of the committee must be consensus. All consensus agreements reached by the committee shall be binding on each participating bargaining unit for the agreed term. The committee shall consist of two (2) members from each participating bargaining unit and two (2) members from management.

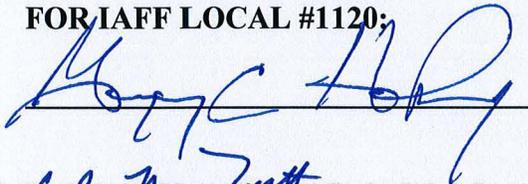
27.02 INSURANCE OPT-OUT

Employees opting out of health insurance coverage through the City of Bucyrus shall receive an amount equivalent to what the City would have contributed to the Employee's HSA for that given year. Employees opting out must show verification of alternative health insurance coverage.

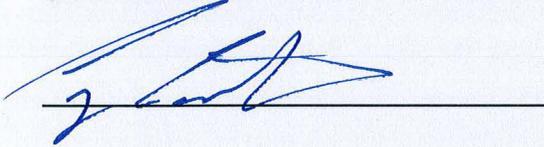
27.03 ANY AND ALL TRANSACTIONS FOR DEDUCTIONS AND PAYMENTS FOR HEALTH INSURANCE SHALL BE DONE ON A PER PAY PERIOD BASIS AS OPPOSED TO THE CURRENT MONTHLY BASIS.

Agreed Date: January 7, 2015

FOR IAFF LOCAL #1120:



EP McEwen



FOR THE CITY OF BUCYRUS:

