ARTICLE 11 INSURANCE

Section 1 – Health Insurance.

Effective September 1, 2022, employees will not experience an increase in premium, or reduced benefits due to plan design adjustments for classified employees, for the 2022-2023 plan year unless the employee selected a plan with a higher premium during open enrollment or following a qualifying life event.

Florida Blue Options Plan 3559 is considered the base employee health insurance plan. The board will pay an amount equal to 95% of the employee only coverage premium/contribution for the base plan regardless of which plan the employee selects. This Board premium/contribution is for employee only coverage for employees who work six (6) hours or more per day or thirty (30) or more hours per week. The board will pay an amount equal to 50% of the premium/contribution for the base plan for employees who work four (4) to less than six (6) hours per day or twenty (20) to less than thirty (30) hours per week regardless of which plan the employee selects.

Employees who change work hours will gain or lose the maximum Board health insurance contribution based on the six (6) hour threshold. An employee must be in the new position or new work hours for at least thirty (30) days to receive or lose the maximum Board health insurance contribution. The contribution or coverage change will take place the first day of the month following the thirty (30) days. Insurance benefits for new employees will be determined by the number of hours specified on the appointment form at the time of hire.

Employees working less than four (4) hours per day or twenty (20) hours per week are not eligible for benefits. Caregivers, substitutes, and temporary employees are also not eligible for benefits.

- A. Both parties agree that consensus has been reached on the implementation of the Blue Cross/Blue Shield of Florida, Inc. Blue Options Plans 3359, 3559, 5771 and 5180/5181. Consensus has also been reached on the The Standard/EAP program, and the Accidental Death and Dismemberment programs. Employees may choose any of the health plans during open enrollment.
- A. Both parties agree that consensus has been reached on the implementation of the HPI Plan, Florida Blue, Blue Options Plans 3559, 5771, 5180/081, The Standard Insurance./EAP program, and The Standard Insurance Life Accidental Death and Dismemberment programs.
- B. Bargaining unit employees, who elect to have child, spouse and /or family coverage, will pay 100% of the premiums/contributions for child, spouse and /or family coverage. The Board will pay the cost of an eligible individual employee's Life and

Accidental Death and Dismemberment Insurance and the cost for the Employee Assistance Program.

- C. Any increase in premiums/contributions or decrease in insurance benefits will be reviewed by the Joint Insurance Advisory Committee and negotiated between the Board and the Union prior to the effective date of said change. The parties agree to begin negotiations no later than ten (10) days after the District receives notification of an increase in premiums/contributions or a decrease in benefits.
- D. The Board and the Union agree that SEIU shall appoint five (5) bargaining unit employees as representatives of the Union to serve on the District's established Joint Insurance Advisory Committee.
- E. Commencing on or about April 1 of each calendar year, the Board and the Union agree that the Joint Insurance Advisory Committee will recommend any changes to the specifications for the insurance plans to be included in insurance proposals. Further, the Board agrees that said proposals will be advertised for health and life insurance coverage for the period after September 1 of each calendar year for the duration of this Agreement, unless negotiations with insurance companies produce a result satisfactory to both parties.
- F. Employees may participate in the District's flexible Spending Account plans. The plan will comply with Statute 125 of the Internal Revenue Code. Additional fringe benefits available through payroll deduction will include: 1) dependent health care; 2) dental care; 3) vision care; 4) disability income protection; and, 5) life insurance.

For the Board

Kimfum 8-28-23