

ARTICLE 11

HEALTH BENEFITS

A. Unit members whose regular workday is 7 hours or more are eligible for the maximum employer contribution. Unit members who work between and including 6.6 hours per day and 6.9 hours per day will receive 93% of the maximum employer contribution. Unit members who work between and including 6 hours per day and 6.5 hours per day will receive 91.4% of the maximum employer contribution. Unit members who work between and including 5.5 hours per day and 5.9 hours per day will receive 77% of the maximum employer contribution. Unit members who work between and including 5 hours per day and 5.4 hours per day will receive 70% of the maximum employer contribution. Unit members who work between and including 4.5 hours per day and 4.9 hours per day will receive 63% of the maximum employer contribution. Unit members who work between and including 4 hours per day and 4.4 hours per day will receive 56% of the maximum employer contribution. Unit members who work less than 4 hours per day or 20 hours per week are not eligible to participate. All of the calculated monthly amounts will be rounded up to the nearest dollar. Unit members who qualify for health benefits and who work less than the full-time number of days per year for their position will have the cap appropriately pro-rated (i.e., a unit member works 7.5 hours per day, 3 days per week, they would be entitled to 60% of the cap listed for a 7.5 hour unit member).

Scheduled Hours Worked	% of Cap	Current Cap at \$1,055
7.0 and greater	100%	\$1055
6.6 to 6.9	93%	\$981
6.0 to 6.5	91.4%	\$964
5.5 to 5.9	77%	\$812
5.0 to 5.4	70%	\$739
4.5 to 4.9	63%	\$665
4.0 to 4.4	56%	\$591
Less than 4.0	0%	\$0.00

- B. The maximum County Office contribution (CAP) for combined medical, dental, vision and life insurance benefits under any of the below listed plans is \$955 per month. Bargaining unit members working less than 12 months a year will receive benefits for each month of the year.
- C. If the combined cost of the above-listed benefits exceeds the maximum County Office contribution, the excess cost shall be paid by the unit member by payroll deduction unless another arrangement has been agreed to by the Superintendent and CSEA.
- D. At the time of employment or during the period of open enrollment each school year, eligible unit members may select enrollment in: (1) various medical plans provided by Tri County Schools Insurance Group (TCSIG); (2) Family Dental Plan; (3) and Vision Plan B. A term life insurance plan and, state disability are also provided and require mandatory participation.
- E. A unit member on paid leave shall continue to receive the County Office contribution. A unit member on unpaid leave remains eligible provided he or she pays the full cost of health insurance during the leave period. It shall be the responsibility of the unit member when returning from leave to notify the Payroll Department to resume payments of benefits that may have been canceled or placed on a self-pay basis during the leave period.
- F. For Classroom Related Staff Only:
A unit member who terminates employment during the school year shall continue to receive the County Office contribution until the last day of the month of termination. A unit member who resigns effective at the end of the school year and informs the Superintendent of the resignation prior to June 15, or a unit member who is laid off effective at the end of the school year, shall continue to receive the County Office contribution through August 31. Upon the termination of the County Office contribution, any of the above persons is eligible to participate in COBRA as prescribed by law.
- G. Retiree Benefits
Effective July 1, 2016, health Insurance benefits for retiring bargaining unit members:
1. Must have earned a minimum of 20 years of service, regardless of whether years of service were full-time or part-time with SCSOS to be fully vested (100%) for retiree health benefits. If a unit member completes less than twenty (20) years of service with SCSOS, the percentage of eligible benefit will be determined by

dividing the number of years worked for SCSOS by twenty (20).

2. Must have reached the age of 55.
3. The SCSOS's contribution will cease at the time the retiree reaches the age of 65 or upon death of the retiree, whichever is sooner.
4. Dollar benefits provided under this policy shall be 65 percent of the benefit cap in effect for the school year the retirement is effective. (e.g., retirement effective June 30, 2009, cap rate for 2008-09 applies). That amount is then multiplied by the percentage of eligible benefit. For example, a unit member retires from SCSOS after working for 12 years. This unit member would be eligible for 60% (12/20) of the full benefit. If the benefit cap at the time of retirement is \$1,000, the unit member would receive \$390 a month ($\$1,000 \times 65\% = \650 , $\$650 \times 60\% = \390) until age 65 or upon death of retiree.
5. The benefit amount determined at retirement will remain constant until retiree reaches the age of 65. Any additional or subsequent increase to premium costs above this dollar amount entitlement shall be the responsibility of the retiring member.
6. If the retiree is eligible for Medicare, the retiree must enroll (and remain enrolled) in a Medicare Plan and coordinate benefits.
7. An eligible retiree must participate in an employer insurance program or provide proof of insurance coverage after retirement to receive dollar benefits under this policy.

Any retiree who chooses an employer-sponsored plan with a value less than the credit they would receive shall not be entitled to a refund or rebate of any excess amount. Any balance remaining from the credit after the retiree chooses a medical option, may be applied to dental, vision or spousal (dependent) coverage. The retiree may choose to expend their benefit on any combination of benefits until retiree reaches the age of 65. Any dollar benefits provided under this policy used to purchase benefits from a non-employer sponsored plan will be reimbursed up to the credit directly to the retiree upon proof of insurance and may be subject to taxes.