

BENEFITS FOR SALARIED CENTRAL OFFICE STAFF

HEALTH INSURANCE

An Employee and eligible dependents are entitled to the following programs:

- A. Health insurance: Blue Cross Blue Shield, Flexible Blue 3 Medical Coverage with Flexible Blue Rx Prescription Drugs and the following optional riders:
- Rider FB – C0%-P, 20%-NP
 - Rider FB – CM1000/2000-P, 2000/4000-NP
 - Rider FB – OCSM-24
 - Rider FB-RM100 and Rider FB – PC 500M
 - Rider FB RX-PD-GB \$10/\$60 Mail Order 2X and rider PRX-MM
 - Rider CI, Rider PCD2 and Rider PD-CM.

This plan has a \$2,000 (single)/\$4,000 (two-person or family) medical/drug deductible, of which a Board contribution of \$1,250 (single)/\$2,500 (two-person or family) will be made to a Health Savings Account (HSA). The remaining medical/drug deductible of \$750 (single) /\$1,500 (two-person or family) is to be funded through a Health Reimbursement Account (HRA). After the deductible, the plan pays 100% for in network providers, 80%/20% for out of network providers, and has a \$10/\$60 drug co-pay with a \$1,000 (single)/\$2,000 (two-person or family) maximum out of pocket cost to be funded by the Health Reimbursement Account as noted below. There is also a \$500 preventative care rider per member per calendar year with this plan.

The Board shall deposit \$1,250 (single) or \$2,500 (two person or family coverage) into Employee's Health Savings Account (HSA) in semi-annual installments on July 1 and January 1. The financial institution receiving the HSA deposit will be designated by the Board. The Board will be responsible for any administrative fees imposed by that financial institution for issuance of the HSA debit card to Employee.

- B. Dental insurance: Delta Dental 6332-001, or equivalent
C. Term life insurance: \$60,000 Life Insurance with AD & D
D. Vision insurance: VSP 2 Vision, or equivalent
E. Long Term Disability insurance: 66 2/3%, \$6,000 maximum benefit, Elimination period is higher of 30 Days or accumulated sick leave

Employee will contribute, through payroll deductions, monthly rates of ~~\$17.56~~, single; ~~\$45.21~~, 2-person; ~~\$63.77~~, family; ~~\$18.56~~ each family continuation. Employees will pick up any increase in premiums that exceed 10% of the rates in effect during 2009-10 school year. *

The cafeteria benefits, medical expense, and dependent care assistance plans shall comply with current IRS code.

Employees not wishing to make use of the health insurance coverage may apply for the cash equivalent of \$450 monthly, toward MESSA/MEFSA nontaxable options or receive an equivalent amount of cash. In either case, the employee is responsible for both the employee's and employer's FICA costs, as well as any other applicable payroll taxes or retirement costs. The Board will provide a Section 125 plan under which these employees will make such election. (An Employee who has selected cash in lieu by June 30, 2005, will receive the cash equivalent of an individual's subscriber premium for which the Employee is eligible frozen at the 2004-05 rate.)

* As of 7/1/11, rates are \$44.19 for single, \$119.05 for 2-person and \$184.96 for family.