

Article 6 – Health and Welfare Benefits

6.1 Group Insurance Programs

The District shall provide group insurance programs for members of the bargaining unit as part of the compensation and fringe benefits for eligible employees. Eligible employees work six (6) or more hours per day, five (5) days per week or not less than thirty (30) hours per week on a regular contract basis.

The District agrees to “grandfather” current four (4) to six (6) hour bargaining unit members with continued health and welfare coverage.

It is the intent of the District to fill positions that have been increased with current employees. All positions related to this Article will be posted as “in-house only” prior to being opened to outside applicants. By December 1, 2006, the District shall provide CSEA with a list of positions that have been increased up to 5.95 hours as a result of the revised language in this Article.

The District will make available during the duration of this Agreement a benefits program consisting of medical/dental coverage and vision, income protection (long term disability benefit), and life insurance benefits. This Article does not thoroughly describe your entire benefits package. Please refer to Appendix G.

6.1.1 The District will apprise bargaining unit members of the available fringe benefit group insurance programs at the time of employment.

6.1.1.1 Effective January 1, 2013, the District will contribute the equivalent of \$12,500 per year toward group health and welfare benefits for each eligible employee. All eligible unit members must be enrolled in the health and welfare benefits program.

6.1.1.2 If agreement is not reached through the bargaining process, to address the increased costs of health and welfare benefits by November 1 of any benefit year, the defined employee contributions will be adjusted to reflect the increased cost, effective January 1. These dates may be waived by mutual agreement between the parties.

6.1.2 New Employee Health and Welfare Enrollment

All new hires who qualify for health and welfare benefits shall enroll in the plan with the least expensive premium cost for the first two (2) years of employment with the option of purchasing another plan offered by TUSD by paying the difference in premium for the plan selected. After two (2) years of benefit eligible employment, bargaining unit members may choose any health and welfare benefits program the District offers during the open enrollment period.

Article 6 - Health and Welfare Benefits – continued

Effective July 1, 2018, all new hires who qualify for health and welfare benefits shall enroll in the plan with the least expensive premium cost for the first four (4) years of employment with the option of purchasing another plan offered by TUSD by paying the difference in premium and any District contribution to a Health Reimbursement Account in addition to employee contributions for the plan selected. After four (4) years of benefit eligible employment, bargaining unit members may choose any health and welfare benefits program the District offers during the open enrollment period.

Retirement Benefits

The group hospital/medical/dental insurance coverage provided by the Tustin Unified School District will continue to be paid by the Board of Education for bargaining unit members who qualify under the following guidelines.

Employees who fully retire under PERS at age 50 or older who have ten (10) or more years of continuous service with the District shall retain group hospital/medical/dental insurance coverage.

Employees who fully retire under PERS at age 55 or older who have eight (8) or more years of continuous service with the District shall retain group hospital/medical/dental insurance coverage.

Continuous service is uninterrupted employment and enrollment in District provided benefit program.

This benefit will provide for the District to make payment as defined in Section 6.1.1.1 for the retired bargaining unit member. The period of coverage for the retired bargaining unit member will be from the date of his/her retirement up to age 65 or until he/she becomes eligible for Medicare Insurance, whichever comes first.

6.2.1 Dependent Benefits

Any bargaining unit member who retires under this Section shall have the option to purchase the existing medical and dental coverage for eligible dependents who are enrolled at the time of retirement. Eligible dependents shall be the child of the retiree up to age twenty-six (26), as defined in the Federal Health Care Reform, and the spouse of the retiree until the spouse reaches the age of sixty-five (65) years or becomes eligible for Medicare Insurance, whichever comes first.

The retired employee shall pay the full cost of the dependent coverage in a manner prescribed by the District.

In the event the retiree predeceases his/her spouse and/or any eligible dependent(s), the surviving spouse and/or eligible dependent(s) may continue to purchase medical and dental coverage until the surviving spouse and/or eligible dependent(s) are no longer eligible as provided in this Section.

Board Approved: 12-11-17
CSEA Ratification: 11/16/17

Article 6 - Health and Welfare Benefits – continued

6.2 Benefits Administration

The District will establish a District Committee formed for the purpose of researching and reviewing insurance plans, proposals, and benefits in order to ensure that quality and cost effectiveness criteria are maintained. The Association shall have the right to appoint no more than two (2) voting representatives to the Committee. The Committee will meet as necessary.

6.3 District Insurance Committee

The District Insurance Committee shall be composed of two (2) members of each employee group, one of whom must also serve on the bargaining team, unless the number is waived by the committee.

The District Insurance Committee shall meet monthly unless waived by the Committee.

The District Insurance Committee shall make recommendations to the District regarding carriers and recommendations to the bargaining teams regarding plan design, contribution levels, and wellness programs.