

ARTICLE 11

HEALTH AND WELFARE

11.1 Health - District shall maintain, in participation with regular members and eligible dependents, a health insurance program.

11.2 Dental - District shall maintain, in participation with regular members and eligible dependents, a dental insurance program.

11.3 General -

11.3.1 All insurance programs are subject to carrier requirements for eligibility enrollment and processing of claims.

11.3.2 Insurance programs listed herein shall continue during leaves with pay.

11.3.3 Insurance programs listed herein shall not continue during leaves without pay, except, members at their option may, by paying full District and employee premium amounts, continue the health and dental programs.

11.4 Regular Part-Time Unit Employees

Employees who serve under this contract between sixty percent* (60%) and ninety-nine percent (99%) of a full time equivalent are eligible for benefits prorated at the same ratio as their assignment bears full-time service as described in 11.5.

*(Example: For use in part day programs such as Twilight session.)

11.5 Insurance Premiums

The portion of the premium paid by the District will be referred to as the District's actual cost. The base figure for each succeeding year will be the District's actual cost for the immediate preceding year. For 2015/2016, the maximum District contribution, based upon the table below is \$14,220.00.

For 2015/2016 the District shall contribute for each level of medical/dental coverage, the amount presented below. All additional premium costs in excess of the Total District Contribution shall be paid by the employee through payroll deduction.

2015/2016	RSCCD Contribution	Cash Benefit	Total District Contribution
HMO Med/Den Employee Only	\$ 5,904	\$3,200	\$ 9,104
HMO Med/Den Employee + 1	\$12,324	\$3,200	\$15,524
HMO Med/Den Employee + 2	\$14,220	\$3,200	\$17,420
PPO Med/Den Employee Only	\$10,344	\$3,200	\$13,544
PPO Med/Den Employee + 1	\$14,220	\$3,200	\$17,420

PPO Med/Den Employee + 2	\$14,220	\$3,200	\$17,420
HMO Med/PPO Den Employee Only	\$ 5,952	\$3,200	\$9,152
HMO Med/PPO Den Employee + 1	\$12,432	\$3,200	\$15,632
HMO Med/PPO Den Employee + 2	\$14,220	\$3,200	\$17,420
PPO Med/HMO Den Employee Only	\$ 9,708	\$3,200	\$12,908
PPO Med/HMO Den Employee + 1	\$14,220	\$3,200	\$17,420
PPO Med/HMO Den Employee + 2	\$14,220	\$3,200	\$17,420

11.6 Additional Benefits

The District will increase its contribution from 2,200 to \$3,200 per year per eligible full-time contract employee to be utilized toward dependent coverage, or other approved deductions consistent with IRS regulations, effective July 1, 2015.

11.7 Life Insurance

Effective July 1, 1989, employees serving under a contract of 50% or more of a full-time equivalent will be provided life insurance coverage of at least \$50,000.

11.8 Retiree Coverage

11.8.1 For all contract employees retiring on or after July 1, 1990, with 15 or more years of service to the District, the District will pay toward retiree's insurance premium the base figure in Section 11.5 for the 1999/2000 school year. The portion of the premium paid by the District will be referred to as the District's actual cost.

11.8.2 For all contracted employees retiring on or after July 1, 1992, with less than 15 years of full time service, but with ten years or more of full time service, may participate in medical/dental benefits by paying their own premiums.

11.8.3 For employees whose first paid date of contract service is on or after May 31, 1986, who subsequently qualify for the foregoing fifteen (15) year retiree service benefit, the District will pay its portion of the insurance premium until the retiree reaches age 70, after which such retirees may continue coverage at their own expense.