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## ARTICLE XIV: FRINGE BENEFITS

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1. Teachers hired before the 2003-2004 school year may choose either one (1) of the following health care plans:

The Board shall provide, at no cost to the teacher, the Blue Cross/Blue Shield Access Care II Plan. Coverage shall extend to all employees, their spouses and dependent children to age 19 and to full-time students to age 23.

*or*

The Board shall provide the Blue Shield UCR 100; Blue Cross 365-day comprehensive; and Major Medical, \$250 deductible, 2 deductibles per family, 80/20 to \$5000 (100% thereafter) per calendar year, \$1,000,000 lifetime medical maximum \$25,000 lifetime mental/nervous maximum. Coverage shall extend to all employees, their spouses and dependent children to age 19 and to full-time students to age 23. It is agreed that the teachers shall bear a portion of the cost of this plan in the following amounts: six hundred dollars (\$600) per family, four hundred dollars (\$400) per employee/spouse, and two hundred and fifty dollars (\$250) per individual, per year.

- a. For teachers hired after the 2002-2003 school year the Board shall provide, the Blue Cross/Blue Shield Access Care II Plan. Coverage shall extend to all employees, their spouses and dependent children to age 19 and to full-time students to age 23. It is agreed that the teachers shall bear a portion of the cost of this plan in the following amounts: seven hundred dollars (\$700) per family, five hundred dollars (\$500) per employee/spouse, and three hundred and fifty dollars (\$350) per individual, per year.
- b. Any teacher may opt not to be insured under the above provisions. Those exercising such option shall be paid by the School the amount of two thousand dollars (\$2,000). Such payment shall be made in one lump sum between June 30 and July 30 of each year. In order to be eligible for payment, a teacher must not have participated in the health insurance plan at any time during the fiscal year preceding June 30.

2. The Board will pay the full cost of the United Concordia Dental Program as per the terms of the program existing as of January 2006. Basic coverage with a benefit period of three hundred sixty-five (365) days and coverage shall extend to all employees, their spouses and dependents.
3. The Board shall contribute five percent (5%) of the individual teacher's annual salary to the official teachers' pension plan, which shall be a Tax Shelter Annuity with the Massachusetts Mutual Life Insurance Company or with any plan determined by the Association and the Board mutually. The teacher must match the School's contribution.
4. The School shall provide at no cost for teachers lunch on all regularly scheduled school days.
5. The Board will provide personal liability coverage for all teachers. Evidence of, and information regarding, this policy shall be supplied to the Association upon written request.
6. The Board shall procure and maintain, at its sole expense, group term life insurance in the amount equal to the teacher's annual salary.
7. The Board will pay the full costs of long term disability insurance, provided by the Horace Mann Life Insurance Company, whose terms call for a monthly benefit payable to sixty six and two-thirds percent (66 2/3%) of earnings to a maximum \$3,000 (per month) with a waiting period of sixty (60) days.
8. A committee will be formed, composed of two (2) representatives from the Board and two (2) representatives from the Association. The purpose of this committee will be to study a teacher retirement incentive plan.