

**ARTICLE 15**  
**INSURANCE**

- A. **Coverage:** Benefits start the first of the month following one full paycheck. \*NOTE: Upon implementation of Enterprise Resource Planning (ERP), benefits start the first of the month after thirty (30) days as a permanent employee.
- B. **Insurance:** The Board shall provide, without cost to each employee, Group Term Life Insurance equal to one and one-quarter (1 1/4) times the employee's annual salary, rounded to the next higher multiple of one thousand dollars (\$1,000), subject to a minimum of twenty thousand dollars (\$20,000) and a maximum of fifty thousand dollars (\$50,000). The employee shall have the option of purchasing at their own expense through payroll deduction, an additional amount of "Group Term" Life Insurance ranging from one and one-quarter (1¼) times the employee's annual salary, up to five times (5) the employee's annual salary or one million dollars (\$1,000,000), whichever is less (medical underwriting may apply above the guarantee issue amounts) in accordance and subject to the provisions of the group life insurance policy equal to that provided by the Board.

Each employee shall have the option, at the employee's expense, through a direct pay method, to convert the Group Term Life Insurance to an individual life insurance policy upon retirement or termination of employment, in accordance and subject to the provisions of the group life insurance policy.

- C. ~~Premium Amount~~**Health and Dental Insurance:** The ~~Board~~District shall pay the following premiums for individual employee's health and dental insurance ~~for the life of this contract:~~

1. For employees that elect dental insurance, the ~~Board~~District shall provide a maximum of \$10.80 per month towards the elected dental insurance in accordance with the term and schedule of benefits currently in effect.

- ~~a. The Board agrees to pay 100% of the health insurance premiums for the Health Care Premier Plus Plan (High Option HMO), Premier Plan (Low Option HMO), and Consumer Driven Plan coverage for the individual employee for the term of this agreement. Employees wishing to participate in the Premier Plus Plan must complete wellness initiatives and timelines as recommended by the Superintendent's Insurance Advisory Committee. Personal Health Information (PHI) that is gathered from the wellness~~

~~initiatives are protected by the Health Insurance Portability Accountability Act (HIPPA). Employees shall not be denied health insurance due to results of participating in the wellness initiatives.~~

The District offers three (3) health insurance plans: Premier Plus Plan, Premier Plan, and Premier Choice Plan. The District will pay 100% of the cost of the health insurance premium equivalent for employee-only coverage under any of the plans until December 31, 2019. Employees will continue to pay the cost of the health insurance premium for any coverage selected other than employee-only coverage.

For future plans years:

The parties are committed to working through the Superintendent's Insurance and Wellness Advisory Committee to implement cost effective improvements to the group health insurance program, such as the increased usage of:

- Teladoc
- Wellness Programs
- Extended Rx offerings
- Urgent Care over Emergency Room visits, when feasible

The District shall separately account for costs of group insurance program within the General Fund in a manner that allows costs and savings to be readily identified. At the end of each fiscal year, any savings in the overall cost of the insurance programs (defined as the total premium equivalent contributions for that year compared to the projected total premium contributions for the next year) shall be placed in a reserve which may only be used to fund future employee supplements, and/or other benefits for employees, prior to the end of the next plan year.

- b. All new employees may elect to enroll in a ~~Board~~District-offered plan of their choice subject to conditions for enrollment in such plan.

2. ~~After the Board has entered into a contract(s) with one or more vendors to provide group health insurance to bargaining unit members, b~~Benefit levels and premiums, plan design, cost containment for the plan premium contributions and benefit improvements will be reviewed and established annually by the Superintendent's Insurance and

Wellness Advisory Committee. The Superintendent's Insurance and Wellness Advisory Committee will make recommendations to the Superintendent about benefit levels, plan design, cost containment for the plan and benefit improvements. Either party may demand negotiations through the Superintendent or designee to amend benefit levels, plan design, cost containment for the plan and- ~~for the specific purpose of cost containment, (e.g., co-payments, deductibles, etc.)~~ or benefit improvements, or premium contributions.

3. An employee eligible for health insurance may voluntarily decline such insurance. ~~Beginning in the 2014 Open Enrollment Period,~~ An employee declining medical insurance shall be required to sign an affidavit indicating other medical coverage and provide proof of other medical insurance during the open enrollment period each year. Employees shall be responsible to maintain proof of continuing medical insurance. Employees choosing not to participate in the School ~~Board~~District of Broward County's medical health insurance program shall be reimbursed at a rate of seven hundred fifty dollars and no cents (\$750.00) per year (opt-out dollars) only if such proof is provided. If an employee does not provide proof of other medical insurance, then employee will not be reimbursed any opt-out dollars. Said opt-out dollars shall be deposited into the employee's cafeteria plan and those opt-out dollars may be used in a manner consistent with the provisions of said plan.
4. During the clearance process, new employees shall be informed in writing of the date on which their health insurance becomes effective.

- D. **Disability Insurance:** The Board shall provide without cost to each employee a core disability plan in accordance and subject to the terms and benefits in effect in the insurance policy. Each employee shall have the option, at the employee's expense through payroll deduction to purchase Enhanced Disability Insurance.
- E. **Liability Insurance:** The Board shall provide Liability Insurance at no cost to employees in the amount of five hundred thousand dollars (\$500,000) for each employee in case of suit arising from or in the performance of the employee's duties.
- F. **Annuity Programs:** The Board shall make available to all employees through payroll deduction, tax deferred annuity programs with companies which qualify and are approved under guidelines and criteria established by the Board.

- G. **Rate Increase:** Written notice of the final rate increase in health and dental insurance for dependent coverage shall be provided to each employee within ten (10) days of the date the increase is made known to the Board.
- H. **Employee Reimbursement:** If employees are attacked or assaulted or victim of theft or vandalism in the course of employment, the Board will insure or otherwise reimburse such employees for any loss, damage or destruction of clothing, or personal property up to two hundred fifty dollars (\$250) per employee per school year upon verification to the principal, unless the employee is otherwise reimbursed.

If an employee's vehicle is damaged while on the property of a district school, the employee will be reimbursed for the damage not to exceed five hundred dollars (\$500) when it is determined that the damage was caused on School Board property. Employees will be reimbursed for damage not to exceed five hundred dollars (\$500) when it is determined that the damage was caused off school board property while conducting school board business. Such determination may be made by either a School Resource Officer, a School Security Specialist, or a Special Investigative Unit investigator (as determined by the Superintendent), witness testimony or apprehension of the person(s) responsible for the damage. A maximum of three thousand dollars (\$3,000) will be allocated to implement this Section I for the school year.

- I. **Group Insurance Plan:** Employees with a minimum of ten (10) years of service with the Board retiring prior to Medicare eligibility may elect to remain in the Group Insurance Program until they become eligible for Medicare; rates applicable to the entire group; the cost of such insurance shall be borne by the retiree, except that the Board shall provide without charge for collection and remittance of premiums for such insurance. Applications must be submitted within thirty (30) days of retirement.
- J. **Cafeteria Plan:** Employees who are full-time bargaining unit members including those on Board approved paid leave, but excluding those on sick leave or disability leave shall have access to the "Cafeteria Plan" established by the Board. Part-time unit members and members on unpaid Board approved leave are not eligible to participate in the program. The following criteria shall apply to the granting of cafeteria insurance benefits:
  - 1. The Board will provide twenty-five dollars (\$25) per month not to exceed three hundred dollars (\$300) per employee per school year. Employees hired after the commencement of the school year shall receive twenty five dollars (\$25) per month for each full month of employment.

2. The specific benefit components of the cafeteria plan shall be contained in a booklet, which shall be distributed electronically to all eligible unit members or maintained on the Benefits Department website.

- K. **Vision Insurance:** The Board shall provide a vision care program in accordance with the terms and benefits provided in the summary plan description.
- L. **Jurisdiction:** The Board and the Broward Teachers Union–Education Support Professionals Unit agree that the Insurance Article shall be subject to annual negotiations through the Superintendent’s Insurance Advisory Committee (SIAC).
- M. **Fourth Tier:** The parties agree to eliminate enrollment in the fourth tier dependent rate which is identified in insurance documents as the "children (both spouses School Board employees employed in the same plan)" effective at the conclusion of the open enrollment period (November, 1994) for the 1995 insurance plan year. Employees enrolled in the fourth tier prior to the date indicated above may remain in this tier until the time their employment with the School Board ends. Once all of the affected employees have left the employment of the Board, the fourth tier shall be eliminated.
- N. **Student Teaching:** The District shall pay the single coverage health insurance premium in the same manner prior to the commencement of the student teaching responsibilities for those education support professionals who are required to student teach in an effort to fulfill course requirements to become a teacher. The employee must be enrolled in a state certified program. No more than 25 employees shall be granted this benefit annually.

Employees taking advantage of this program will be required to sign a letter of commitment to teach in Broward County for 2 years.

Selection shall be based upon GPA; in the event of a tie, seniority shall prevail.

The parties will form a committee to develop all procedures, guidelines and other aspects governing the awarding of this benefit to paraprofessionals fulfilling the student teaching requirements in order to become teachers. Committee recommendations shall be subject to review and final approval by the Superintendent.