

## HEALTH/DENTAL/VISION

### PROPOSED HEALTH INSURANCE RATES 2008 — 2012:

#### Percentage Increases:

	Current	2008-2009	2009-2010	2010-2011	2011-2012
Level					
I	8%	9%	9%	10%	10%
II	10%	12%	14%	15%	15%
III	12%	14%	16%	18%	18%
IV		16%	18%	20%	20%
V		18%	20%	20%	25%

#### Dollar Amounts:

Level	Current		2008-2009		2009-2010		2010-2011		2011-2012	
	IND	FAM	IND	FAM	IND	FAM	IND	FAM	IND	FAM
I	\$379.20	\$970.56	\$420.12	\$1,075.68	\$497.59	\$1,273.57	\$597.10	\$1,528.28	\$644.87	\$1,650.55
II	\$474.00	\$1,213.20	\$560.16	\$1,434.24	\$774.02	\$1,981.11	\$895.66	\$2,292.42	\$967.31	\$2,475.82
III	\$568.80	\$1,455.84	\$653.52	\$1,673.28	\$884.60	\$2,264.12	\$1,074.79	\$2,750.91	\$1,160.77	\$2,970.98
IV	0	0	\$746.88	\$1,912.32	\$995.17	\$2,547.14	\$1,194.21	\$3,056.57	\$1,289.74	\$3,301.09
V	0	0	\$840.24	\$2,151.36	\$1,105.75	\$2,830.15	\$1,194.21	\$3,056.57	\$1,612.18	\$4,126.36

#### Maximum Dollar Increase — Life of Contract:

	Ind.	Fam.
Level II	\$493.31	\$1,262.62
Level III	\$591.97	\$1,515.14
Level IV	\$720.94	\$1,845.25
Level V	\$1,043.38	\$2,670.52

#### How Rates are Determined:

Percentage contributions are negotiated. Dollar amounts are based on those percentages as determined by the Premium Equivalent Rate. The Premium Equivalent Rate is what the SCSD pays POMCO for our health insurance. This rate fluctuates annually depending on usage and other costs associated with the benefit. Because of this fluctuation, we use the previous year's final rates to determine the current year's contributions.

In this contract we negotiated an 8% (32% over 4 years) cap on the potential yearly increase in the Premium Equivalent Rate. Therefore the rates you see here are the maximum amount that you can pay.

**Proposed Health Insurance Rates****Premium Equivalent Rates****Employee Contributions 2007-2008****Actual Final 2006-2007 Rates**

Level			Annual		Per Check	
			Individual	Family	Individual	Family
			I	0-42,052	8.00%	\$379.20
II	42,053-59,999	10.00%	\$474.00	\$1,213.20	\$19.75	\$50.55
III	60,000-79,999	12.00%	\$568.80	\$1,455.84	\$23.70	\$60.66
IV	80,000-99,999	14.00%	\$663.60	\$1,698.48	\$27.65	\$70.77
V	100,000+	16.00%	\$758.40	\$1,941.12	\$31.60	\$80.88

	Annual
Single	4,740.00
Family	12,132.00

**Proposed 2008-2009 Employee Contributions****Actual Final 2007-2008 Rates**

Level			Annual		Per Check*	
			Individual	Family	Individual	Family
			I	0-42,052	9.00%	\$420.12
II	42,053-59,999	12.00%	\$560.16	\$1,434.24	\$23.34	\$59.76
III	60,000-79,999	14.00%	\$653.52	\$1,673.28	\$27.23	\$69.72
IV	80,000-99,999	16.00%	\$746.88	\$1,912.32	\$31.12	\$79.68
V	100,000+	18.00%	\$840.24	\$2,151.36	\$35.01	\$89.64

	Annual
Single	4,668.00
Family	11,952.00

**Proposed 2009-2010 Employee Contributions****Projected 2008-2009 Rates**

Level			Annual		Per Check	
			Individual	Family	Individual	Family
			I	0-42,052	9.00%	\$497.59
II	42,053-59,999	14.00%	\$774.02	\$1,981.11	\$32.25	\$82.55
III	60,000-79,999	16.00%	\$884.60	\$2,264.12	\$36.86	\$94.34
IV	80,000-99,999	18.00%	\$995.17	\$2,547.14	\$41.47	\$106.13
V	100,000+	20.00%	\$1,105.75	\$2,830.15	\$46.07	\$117.92

	Annual
Single	5,528.74
Family	14,150.76

**Proposed 2010-2011 Employee Contributions****Projected 2009-2010 Rates**

Level			Annual		Per Check	
			Individual	Family	Individual	Family
			I	0-42,052	10.00%	\$597.10
II	42,053-59,999	15.00%	\$895.66	\$2,292.42	\$37.32	\$95.52
III	60,000-79,999	18.00%	\$1,074.79	\$2,750.91	\$44.78	\$114.62
IV	80,000-99,999	20.00%	\$1,194.21	\$3,056.57	\$49.76	\$127.36
V	100,000+	20.00%	\$1,194.21	\$3,056.57	\$49.76	\$127.36

	Annual
Single	5,971.03
Family	15,282.83

**Proposed 2011-2012 Employee Contributions****Projected 2010-2011 Rates**

Level			Annual		Per Check	
			Individual	Family	Individual	Family
			I	0-42,052	10.00%	\$644.87
II	42,053-59,999	15.00%	\$967.31	\$2,475.82	\$40.30	\$103.16
III	60,000-79,999	18.00%	\$1,160.77	\$2,970.98	\$48.37	\$123.79
IV	80,000-99,999	20.00%	\$1,289.74	\$3,301.09	\$53.74	\$137.55
V	100,000+	25.00%	\$1,612.18	\$4,126.36	\$67.17	\$171.93

	Annual
Single	6,448.72
Family	16,505.45

### Retiree Health Benefit:

Retiree Health Benefit Eligibility shall be 15 years in the SCSD, effective July 1, 2010 for members hired after September 28, 2007. Members hired prior to September 28, 2007 shall continue to be eligible for the Retiree Health Benefit after 10 years in the SCSD.

### Dental Implants:

The District and the Association agree to pursue, through the Benefit Appeal Committee, a cost-effective benefit enhancement covering dental implants. If the parties agree that an affordable enhancement is possible, they will implement it as soon as practicable.

### Vision Coverage:

Effective July 1, 2011 the SCSD shall increase its contribution by \$10 to \$195 per STA member

### Dental Coverage:

	Current	2008-2009	2009-2010	2010-2011	2011-2012
Ind. (annual)	\$108.00	<del>\$118.00</del> \$120.00	<del>\$128.00</del> \$132.00	<del>\$138.00</del> \$144.00	<del>\$148.00</del> \$156.00
Family (annual)	\$288.00	<del>\$308.00</del> \$312.00	<del>\$328.00</del> \$336.00	<del>\$348.00</del> \$360.00	<del>\$368.00</del> \$384.00

### Absenteeism Task Force:

The parties agree that a joint Absenteeism Task Force will be formed immediately upon the ratification of this contract and report its findings to the superintendent no later than **March 1, 2009**. The purpose of this task force is to:

- Research the incidents of staff absenteeism throughout the SCSD as well as school districts of similar size and demographics throughout the state.
- Research ways in which daily staff attendance can be effectively increased.
- Report its findings and make recommendations based on those findings to the superintendent.

### TEMPORARY LEAVE OF ABSENCE

#### Definition of Immediate Family:

Article 15, C2: Add: *Stepchild* and *Grandchild* to definition of immediate family.

Article 15, C2: Remove: *Grandchildren\*\**

Remove: *\*\*Upon request, the Superintendent is authorized to grant leave pursuant to section C.1.*