

## Article 17 - Insurance Benefits

17.1 For the 2022~~6~~-2023~~7~~ insurance plan year (October 1, 2022~~6~~ through September 30, 2023~~7~~), the ESD shall contribute \$~~1448~~**1548** per month prorated per FTE for all employees .5 FTE and above to an OSEA insurance benefit pool to pay the premium costs of medical, dental, and vision insurance plans.

The ESD will increase the ESD's contribution \$25 per month for each year of the contract, beginning October 1, 2023~~7~~.

Based on data from October 1st to April 15<sup>th</sup> of each school year, OSEA chapter 101 and NWRESD will project the estimated balance of the insurance pool at the end of the plan year. If the balance is projected to be less than \$350,000, it will trigger an automatic reopener to renegotiate insurance benefits only for the following school year.

17.2 The Union will notify the ESD in writing by the date required by OEGB, and no later than June 15, each year, of any changes to the current year's plan selections or rate structures for the following year. Upon notification from the Association, the ESD will prepare employee enrollment documents for OSEA to approve no later than July 15 to prepare for open enrollment.

17.3 In the event there is no successor agreement, the ESD's obligation toward the premiums for insurance herein shall be "capped" at the amounts that exist in the final months of this Agreement.

17.4 The ESD shall contribute to the pool based on total FTE of Classified members. The pool funds shall be applied to the premium costs of insurance benefits for eligible employees according to Distribution outlined below.

A. ~~Full-Time Employees whose FTE is .75 or more: Medical, Dental, and Vision premiums are covered in full. No out of pocket premiums will be charged for the 2022-2023 plan year. Future years of the contract will be determined by the monthly contribution of the ESD.~~  
**Full-Time Employees are those whose FTE is .75 or more. The ESD contribution will be applied to the monthly cost of medical, dental, and vision for employee coverage and coverage of any eligible dependents. The employee is responsible to pay the difference in premium costs if the total is more than the monthly prorated district contribution amount.**

B. Part-Time Employees whose FTE is .50 - .74 receive a prorated district contribution to be applied to the cost of Medical, Dental, and Vision premiums for Emp Only, Emp+Sp, Emp+Kids, Emp+Family. The employee is responsible to pay the difference.

C. Employees whose FTE is .49 or below are not eligible for insurance benefits

17.5 The ESD does not guarantee against unilateral changes in benefits initiated solely by the insurance carriers (companies). In the event of carrier-initiated benefit or program changes during the life of this Agreement, the parties agree to meet and bargain regarding potential options.