MT. SAC
Mt. San Antonio College

Tentative Agreement #2

ARTICLE 9: HEALTH AND WELFARE BENEFITS

Intent: *By mutual agreement, the District and CSEA 262 have collaborated to create a health and welfare (H& W) benefits package in an effort to provide fully paid benefits for eligible CSEA 262 members, and to provide financial relief from skyrocketing expenses for both the District and CSEA 262 members. The new H&W benefits package is based on mutual agreement to transition from CalPERs to SISC (a third-party benefit plan administrator). The 2019-2020 H&W benefits package will be based on the SISC-Kaiser Permanente rate. The intention is to fully fund an ongoing health care contribution that covers at minimum the Kaiser Permanente 15/5/20 plan at each tier; single, two-party, and family.*

09.01 Unit Members Assigned to a 50% or more **Full-Time Equivalent** (FTE) Position: The District will provide life, hospital, medical, dental, and vision insurance plans as follows:

2018-19 Contract Year - PERS MAJOR MEDICAL HEALTH PLANS

2019-20 Contract year – **Prior to January 1st, 2020: PERS MAJOR MEDICAL HEALTH PLANS.** ~~Mutually agreed upon third party healthcare administrator that meets or exceeds the mutually agreed upon criteria used to select a vendor for the effective 2020 benefit calendar year.~~ **After January 1st, 2020: Self-Insured Schools of California (SISC). CSEA 262 shall annually select six tiered rate plans from the list of available plans offered by SISC. Two of the six plans must be Kaiser Permanente 15/5/20 and Blue Shield 100-A or equivalent plans.**

VISION SERVICE PLAN (VSP)

DeltaCare USA DHMO and
DELTA DENTAL PPO

METROPOLITAN LIFE INSURANCE COMPANY - $75,000

09.01.1 Eligibility: Unit members who work fifty percent (50%) or more of a full-time one hundred percent (100%) position shall enroll in the District Benefit Program ~~as listed in Section 09.01.03 above~~. Unit members who work less than fifty percent (50%) of a full-time position are excluded from this requirement ~~the provisions of this Article~~ **but may elect to participate in the SISC "Bronze" health plan at their own cost**. Unit members who have worked a minimum of one day, prorated proportional

R.S. _____ B.S. _____

to their assignment, in the month shall be eligible to receive their District Contribution pursuant to 09.01.~~3~~2. Newly hired unit members are eligible to receive their health insurance benefits the first day of the ~~following~~ month **immediately following** of their date of hire. Unit members must be enrolled in health insurance benefits in order to receive the District contribution.

09.01.2 The annual District contribution for each eligible full-time unit member shall be as follows:

2017-18 Contract Year: $10,946

2018-19 Contract Year:

Single Party Tier PERS Major Medical Health Plans, Dental, Vision, and Life	$10,946*
2 Party Tier PERS Major Medical Health Plans, Dental, Vision, and Life	$12,341*
Family Tier PERS Major Medical Health Plans, Dental, Vision, and Life	$14,905*

*If a unit member's total premiums cost less than $10,946, they will receive the difference between the cost of their premiums and $10,946 as cash back. If a unit member's total premiums cost more than $10,946, they will not receive cash back.

2019-20 Contract Year: ~~To be negotiated~~

Single Party SISC Tiered Rate Plans, Dental, Vision, and Life	**$10,946[1]**
2 Party SISC Tiered Rate Plans, Dental, Vision, and Life	**$17,296[2]**
Family SISC Tiered Rate Plans, Dental, Vision, and Life	**$22,216[3]**

[1] If a unit member's total premiums cost less than $10,946, they will receive the difference between the cost of their premiums and $10,946 as cash back. If a unit member's total premiums cost more than $10,946, they will not receive cash back.

[2] Unit members participating at the 2-party coverage level will not receive cash back if the amount of the contribution exceeds the premium cost of the selected plan and the contribution shall be at minimum sufficient to cover the Kaiser Permanente 15/5/20 plan at each tier.

[3] Unit members participating at the family coverage level will not receive cash back if the amount of the contribution exceeds the premium cost of the selected plan and the contribution shall be at minimum sufficient to cover the Kaiser Permanente 15/5/20 plan at each tier.

R.S. _____ B.S. _____

09.01.6 Opt-Out Continuance for Unit Members: Full-time health benefit eligible unit members, who opt-out of District provided coverage and receive "cash-in-lieu" of medical benefits prior to January 1, 2019, may elect to continue opting out of the District's medical plan. Any such unit member shall provide proof of continued group medical coverage through a qualified medical **insurance** provider each year. The District will maintain and provide to its benefits provider a list of those employees participating in the "cash-in-lieu" opt-out program. ~~By participating in the "cash-in-lieu" opt-out program, the unit members shall sign an affirmation that neither they nor their dependents will participate in the Affordable Care Act (ACA) marketplace coverage.~~ Unit members who continue participation in the "cash-in-lieu" program shall be paid a maximum of $7,141 per year; this contribution must be used to purchase dental, vision, and life insurance. Any excess District contribution shall be taxable to the employee. Once health benefits are declined, no change may be made during the benefit year unless a qualified life event occurs according to **IRC** Section 125 or during an open enrollment period. If the unit member elects to enroll in a District provided medical plan, the unit member shall no longer be eligible to participate in the District "cash in lieu" opt-out program.

09.01.6.1 By Unit members participating in the "cash-in-lieu" opt-out program, ~~the unit members~~ shall sign an affirmation that neither they nor their dependents will participate in the Affordable Care Act (ACA) marketplace coverage.

09.01.7 Opt-Out Discontinuance: Unit members may not opt-out of medical benefits coverage after January 1, 2019. Unit members who become benefit eligible on or after January 1, 2019, and those not participating in the opt-out program prior to January 1, 2019, shall not be eligible for the "cash in lieu" opt-out program specified in section 09.01.6. All health benefit eligible unit members employed on or after January 1, 2019, shall comply with the enrollment and participation requirements of the medical plan provided by the District.

09.01.08 Cash Back Continuance: Single-party unit members whose total premiums, inclusive of vision and dental, cost less than $10,946 will receive the difference between the cost of their premiums and $10,946 as cash back. If a single-party unit member's total premiums cost more than $10,946, they will not receive cash back.

09.01.08.1 Unit members receiving cash back shall sign an affirmation that neither they nor their dependents will participate in the Affordable Care Act (ACA) marketplace coverage.

09.01.09 Cash Back Discontinuance: Unit members becoming benefits eligible after January 1st, 2020 shall not be eligible to receive cash back from unused health and welfare contribution. Unit members participating at the two party and family coverage levels shall not be eligible to receive cash back after January 1st, 2020.

R.S. B.S.

09.01.8**10** Reopener Trigger: Notwithstanding other provisions of this Agreement, changes in law, regulations, government directives, and/or District contracts affecting the implementation of provisions of this article will be the basis for reopening this article by either party.

09.02 Unit Members with an assignment less than 50% FTE: **Such** unit members ~~who are actively enrolled in a Covered California Qualified High Deductible Health Plan as certified by the District~~ shall receive a District contribution of ~~$500~~ **$1,200** per contract year into a ~~District certified~~ Health ~~Savings~~ **Reimbursement** Account **(HRA)**. Eligible unit members must meet all criteria and follow all procedures required by applicable **federal and state regulations** ~~the District~~ to receive this benefit. The use of funds in the unit member's ~~Health Savings Account~~ **HRA** are subject to all current laws and regulations compliance with which is the responsibility of the unit member.

ACCEPTED AND AGREED TO:

FOR THE DISTRICT

Dr. Bill Scroggins, President/CEO

6/12/19

Date

FOR CSEA 262

Robert Stubbe, President

6/12/2019

Date

Brittney Coleman, CSEA Labor Relations Representative

6/12/19

Date

R.S. BS.