

- A. The Board will provide medical, dental and vision coverage for all full-time employees on the following basis:
1. Medical
The Board will pay the negotiated annual cap (7266.76) for individual and family medical and hospitalization coverage unless this amount is changed as a result of subsequent negotiations.
 2. Dental
The Board will pay the monthly premium amount for the plan that covers \$1,000.00 a year with two cleanings and the employee is responsible for the additional premium amount for the \$2,000.00 plan.
 3. Vision
The Board will pay the full cost of the Vision plan beginning July 1, 2013.
 4. Medicare
An election will be conducted in March, 1992, with the effective date of December 1, 1991 for Medicare.
- B. Employees retiring or laid off at the completion of a full contract year of service will have their medical (at the capped rate), dental and vision premiums paid through August 31st provided they participated in the coverage during the year of service. An employee may upon retirement, continue with medical coverage upon payment of his/her monthly premium paid directly to CVT. The District accountant will provide information to retirees to assist with this process upon request.
- C. The benefits stated above shall be by way of a fringe benefit with no cash reimbursement for those employees who do not qualify for or participate in medical, dental, or vision.
- D. Hospitalization, dental and vision coverage shall be provided to only full-time employees on the basis outlined above. Unit members who work on a permanent part-time basis shall receive a pro rata share of District-provided benefits based on hours taught in relation to full-time employment. In order to be eligible, the employee must contribute the remaining costs of the benefits on a monthly basis.
- E. To be eligible for medical, dental and vision coverage, the employee must be working. Employees on non-paid leaves of absence in excess of three weeks shall be required to pay for the insurance or else it will be terminated.

ARTICLE 4
BENEFITS - Continued

- F. In the event of any violation of the no-strike clause, this provision shall be immediately terminated and discontinued for the duration of the strike and the employer shall be reimbursed by each employee for any premium paid but unused.
- G. The Board, by payment of the premium payments required to provide the coverage as agreed upon, shall be relieved from all liability with respect to the benefits provided by the insurance coverage. The failure of an insurance company to provide any of the benefits which it has contract for any reason shall not result in any liability to the Board or the Association nor shall such failure be considered a breach by either of them of any obligation under this Article.
- H. Differences between employees or beneficiaries of employees and any insurance company shall not be subject to the grievance procedure.
- I. Subject to the terms of the contract with the respective insurance carriers, it is the intent of the parties that insurance benefits provided shall commence on the first compensable working day allowable by the carrier of employees and that coverage shall remain in effect continuously for the duration of this Agreement as long as the employee is actively employed by the Board.
- J. The District and the Association shall mutually select the insurance benefits. The District shall negotiate the rate structure between the District and the carriers.
- K. Notwithstanding the provisions of this paragraph, the terms of any contract or policy issued by an insurance company hereunder shall be controlling as to all matters concerning benefits, eligibility and termination of coverage, and other related matters.
- L. Increased Board contributions required by this Agreement shall be effective prospectively only beginning with the next premium payment after execution of this Agreement.