

## **ARTICLE 15**

### **Insurance**

- 15.1 The Board shall provide to full-time Educational Support Employees basic comprehensive, hospital - medical - obstetrical, major medical and group life insurance protection for a twelve (12) month period. The Board shall pay a maximum of eight thousand one hundred eighty-two dollars and 92/100 (\$8,182.92) for such coverage. (Group health \$8,080.92, Group life \$102.00). In the event the Board offers an insurance plan option that costs less than the amounts referenced above, the Board will pay only the actual cost associated with that plan's design. If the employee selects a plan option whose design includes a Health Savings Account (HSA), the Board will contribute the difference between the Board's group health contribution and the cost of the employee only HSA plan to the employee's HAS.

Plans for additional coverage will be made available to the employee at his/her expense.

- 15.2 Ten (10) Month Personnel - The employee portion of insurance premium deductions of Educational Support Personnel will be deducted in twenty (20) installments for the ten (10) months of coverage in which employee is actually working. Beginning with the first payment in December and continuing for the next 12 payments, a deduction equivalent to 1/12 of the employee portion of insurance premiums for the two (2) months in the summer will be applied. These are titled Summer Insurance Deductions.

Twelve (12) Month Personnel - The employee portion of insurance premium deductions of Educational Support Personnel will be deducted in twenty-four (24) installments.

A schedule outlining the insurance premium deductions for the year will be detailed in the Payroll Schedule document. Any premium deducted but not needed for coverage will be refunded to the applicable individual. Bay District Schools reserves the right to make necessary adjustments to the deduction amount.

- 15.3 The Board shall make available, through payroll deduction, tax deferred annuity programs to all employees in the district. Such programs shall be selected by the employee choosing to participate.

- 15.4 Individual insurance coverage for employees will be maintained by the