

## **ARTICLE X. INSURANCE BENEFITS**

### **SECTION A. Medical/Salary Insurance**

1. The Employer shall provide the state-funded amounts per month per F.T.E. toward the cost of a mutually agreed insurance package. F.T.E. shall be based on 1440 hours, if funding is continued on that basis for the District. Employees regularly scheduled to work less than 1440 hours per school year shall have this amount prorated on their regularly scheduled hours and paid on an annualized basis, provided that, no employee regularly scheduled to work less than four (4) hours per day shall be eligible for insurance benefits.
2. The District shall not deduct the first \$45.50 per FTE per month of the state Health Care Authority (HCA) carve-out from the monthly state-funded amount for insurance identified in paragraph 1 above. One-half of any increases in the HCA carve-out above \$45.50 per FTE per month shall be deducted from the monthly state-funded amount for insurance. The other half of such increases shall be paid by the District from other funds.
3. If an employee resigns, is terminated or laid-off, or is on leave without pay (under ARTICLE XI, SECTIONS E-1 or E-3), the Employer insurance contribution shall end in the last month worked.
4. Participation in insurance coverage is subject to the conditions of the insurance carrier.
5. The District shall provide personal liability coverage for employees covered by this agreement, related to their contact with students and the public while performing their job description duties.
6. Employees may enroll in one option or a combination of options. The insurance package cost in excess of the District's monthly contribution will be deducted by the District from the employee's monthly salary.
7. The District shall allocate any unused state-funded insurance monies on a pooled-basis. Pooled monies shall be distributed on a dollar-for-dollar basis per employee for unpaid premiums as required by State law. This pool will be calculated in September, October, November, January and April.
8. For inclusion in insurance coverage during leaves, see ARTICLE XI, SECTION F. For insurance coverage during layoff, see ARTICLE XIII, SECTION E.

### **SECTION B. Personal Property Loss**

1. In the event of damage to an employee's vehicle in an authorized parking area and/or while the employee is performing assigned duties, the Employer shall pay the deductible amount of the employee's insurance policy or two hundred and fifty dollars (\$250.00) whichever is less.

2. For personal property (excluding personal effects, wallets, purses, etc.) which is damaged or stolen on school property and/or while employee is performing assigned duties, the Employer shall pay one hundred dollars (\$100.00). Personal property shall be registered with the Business Office. Claimant will certify that the claim is valid and that the necessary repairs will be made or that replacement will be made with a similar item.