District Proposal #15
September 25, 2025

ARTICLE XVII
Insurance/Benefits

17.1 The Board shall provide basic comprehensive, hospital, medical, obstetrical, major medical, group life insurance protection for a twelve (12) month period. The Board shall pay a maximum of ~~seven~~ eight thousand, ~~eight~~ **six** hundred, ~~thirty-three~~ **fourteen** dollars ~~($7,833.00~~**$8,614**) for such coverage. (Group health **$8,585** ~~$7,731.00~~, Group Life **$29** ~~$102.00~~) ~~For the 2024-2025 school year the District agrees to supplement the insurance fund by $900,000 to maintain insurance premiums at the current level~~. 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 HSA.

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

17.2 The Board shall make available through payroll deduction, tax deferred annuity programs to all teachers in the district. Such programs shall be selected by the teacher choosing to participate.

17.3 The Board shall provide the Association with a payroll deduction slot for offering benefits and other programs to teachers.

The only obligation for the Board is the payroll deduction as designated by the employee through Public Employee Service Company (PESCO). The form used by PESCO must be approved by the Bay District's Business Office.

17.4 A FICA Alternative Plan for terminal pay will be provided to teachers.

17.5 A schedule outlining insurance premium deductions for the next instructional year, shall be developed and disseminated by payroll to currently employed teachers in the first week of May.

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New language is identified in **boldface and is underlined**.

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If a newly hired teacher elects insurance coverage through the District and election of such coverage requires more than $300~~.00~~ of catch-up (beyond the normally deducted amount) insurance premium deductions in a single paycheck, then the District will prorate the catch-up premium amount due over three (3) paychecks. If fewer than three (3) pay periods remain then
the amount will be prorated over the remaining number of paychecks to be received.

If the teacher leaves employment of Bay District Schools for any reason prior to the time the needed insurance payments have been collected then their last paycheck will be deducted for the full amount owed.

If the final paycheck is not sufficient to cover the amount owed, then the individual will be responsible for the additional amount from their personal funds.

TA date: ______________

BDS Chief Negotiator: ______________________________

ABCE Chief Negotiator: ______________________________

ABCE Executive Director: ____________________________

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