

ABCE Proposal #11  
September 5, 2024

## 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 thousand, eight hundred, thirty-three dollars (\$7,833.00) for such coverage. (Group health \$7,731.00, Group Life \$102.00) **plus any increase in 2025** 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.

**BDS agrees to absorb any increase in insurance premium for the 2025 calendar year and engage in redesign and restructure of employee health insurance.**

Deleted language is identified with a ~~strikethrough~~.  
New language is identified in **boldface and is underlined**.