

APPENDIX E
INSURANCE
SCHOOL YEARS 2015-2017

1. The following health insurance and prescription coverage is available to members of the bargaining unit, their spouses and their children (including unmarried children up to the age of nineteen (19) unless in school full-time, then until the age of twenty-three (23), or as otherwise provided by federal law) according to their enrollment based upon the provisions set forth herein below:

- a. Health Insurance/Prescription Program:

High Deductible Health Plan - HSA Plan: Except as provided below, the sole insurance option for the duration of this contract shall be a High Deductible Health Plan HSA with a \$2,000/\$4,000 deductible, of which, the employer will fund fifty percent (50%). Employer funding of the deductible will be paid quarterly. After the deductible is met copays of \$0/\$25/40 for generic/brand preferred/brand non-preferred prescriptions.

Plan will include mandatory generic substitution (as per current practice). Members who are prescribed a brand name that has a generic equivalent will automatically be dispensed the generic version. However, if physician indicates "dispense as written" or "no substitution," member is responsible for the applicable brand copay.

Cigna Co-pay Plan: Employees who are not eligible for the HDHP-HSA plan because they participate in Medicare or because they have received benefits from the Veteran's Administration in the last three months shall be permitted to continue in the current Cigna co-pay plan with a premium contribution rate as described below.

- b. The HDHP-HSA plan and Cigna co-pay plan referenced in subparagraph a, hereinabove, shall be attached and made a part of this agreement for informational purposes only as Exhibit 1.

2. LIFE INSURANCE: \$50,000 plus \$50,000 of A.D.D. coverage for the employee only.
3. CIGNA ENHANCED DENTAL PLAN: Including coverage for Additional Basic Services, Prosthodontics, Periodontics, Orthodontics and Dependent Rider for the employee and his/her dependents.
4. To be eligible to receive health, medical, dental and life insurance benefits set forth in subsections 1-3, above, the employee shall annually contribute thirteen percent (13%) of the premium rate in 2015-2016 and fifteen percent (15%) of the premium rate in 2016-2017 for the applicable class (single, two person, family) for such benefits.