

Executive Summary: Health and Dental Insurance - Parent and Child

This Memorandum of Understanding (MOU) between the Board of Education of Meridian Community Unit School District No. 223 and the Stillman Valley Education Association, (SVEA) amends our current 2022–2027 collective bargaining agreement to address an equity gap in our health and dental benefit structures. Under a 2023 MOU of the current agreement, when two teachers employed by the District are married to each other and elect full family coverage, the Board pays 50% of the full cost of the teachers' elected health insurance plus the rate of single coverage. This MOU expands that exact contribution model to cover other eligible co-employed teacher relationships, specifically targeting parent-and-child teaching pairs who elect joint health and dental coverage.

Under the updated terms, two teachers who qualify for individual health benefits and are eligible to be covered together under a shared dependent plan may elect joint coverage. In these cases, the Board will pay 50% of the full cost of the teacher's elected coverage plus the rate of single coverage, provided the covered dependent teacher waives separate individual District coverage. To protect the District against rising benefit costs, the agreement maintains the standard protection clause that caps annual Board contribution increases for family or employee-and-child coverage at 15% in any given school year.

The MOU applies the same principle to group dental benefits.

From a financial and operational standpoint, this agreement creates fairness across District staff without creating additional budget liability. Furthermore, this reduces premium and deductible costs for the employees.

Recommendation

District administration recommends the board of education consider the approval and execution of this MOU to establish a fair and consistent benefit structure for all co-employed staff members.