

MEMORANDUM OF UNDERSTANDING
Health and Dental Insurance – Teachers Who are Also Parent and Child

This Memorandum of Understanding is entered into by and between the **Board of Education of Meridian Community Unit School District No. 223, (“Board”)** and the **Stillman Valley Education Association, IEA-NEA (“SVEA”)** (collectively, the Parties), on Sept. 2, 2026. The Parties have agreed as follows:

The Board and the SVEA are parties to the 2022-2027 collective bargaining agreement (“CBA”). Article 11(I)(3) sets forth the Board’s payment towards dependent coverage for health insurance for teachers electing such coverage under the District’s plan. Article 11(J) sets forth the Board’s payment for single coverage group dental insurance for full-time teachers electing coverage under the District’s plan.

On June 15, 2023, the Parties also entered into a Grievance Settlement Agreement that contained a Memorandum of Understanding between the Parties that modified the language in Article 11(I)(3) (“2023 Insurance MOU”).

The Board offers certain insurance benefits to its full-time teachers. Currently, Section I.3 of Article 11 of the CBA sets forth the formula used for determining payment by the Board for Group Major Medical/Health insurance under the District’s plan(s) when both spouses are employed by the Board as teachers. The Parties agree to revise Section I.3 of Article 11 to also apply this formula when two teachers, who are otherwise eligible for health insurance under Article 11 in their individual capacities are also eligible to be covered together under the same dependent health insurance (e.g., single plus dependent or family) elect to be covered under the same dependent health insurance plan (i.e., one of the teachers waives single coverage while the other teacher elects single plus dependent or family). Accordingly, the Parties agree to further amend Article 11(I)(3), as previously amended by the 2023 Insurance MOU, contained in the 2023 Insurance MOU to read as follows:

“For each teacher electing dependent coverage, the Board will pay fifty percent (50%) of the full cost of the teacher’s elected health insurance (i.e., the cost of single plus dependent), but in no event shall such amount be less than the cost of single coverage. If both spouses are employed by the Board as teachers and those teachers elect Full Family coverage, the Board will pay the equivalent fifty percent (50%) of the full cost of the teacher’s elected health insurance PLUS the rate of single coverage. The Board will not pay more than a fifteen percent (15%) increase for family coverage, employee and spouse coverage, or employee and child coverage during any school year.

Similarly, if two teachers, who are otherwise eligible for health insurance under Article 11 in their individual capacities are also eligible to be covered together under the same dependent health insurance elect to be covered under the same dependent health insurance plan (i.e., one of the teachers waives single coverage while the other teacher elects single plus dependent or family), the Board will pay the equivalent of fifty percent (50%) of the full cost of the electing teacher’s elected health insurance PLUS the rate of single coverage (provided the “dependent” waives single

District coverage). The Board will not pay more than a fifteen percent (15%) increase for family coverage or employee and child coverage during any school year.

A calculation to explain the benefit provided to a married couple or to two teachers who meet the eligibility requirements of the previous paragraph, electing Full Family coverage would look like this: (Cost of Full Family coverage (Monthly) X 0.50) – The Cost of Single coverage (Monthly) = Employee's Overall Monthly Contribution.

Employee PAYROLL deduction should use the above referenced calculation ((Cost of Full Family coverage (Monthly) X 0.50) – The Cost of Single coverage (Monthly) = Employee's Overall Monthly Contribution) / 2 = deduction per check based on 24 pay period deductions. The two months with three pay periods will only have health insurance deductions taken from two of the three paychecks."

Similarly, the Parties also agree that notwithstanding any terms set forth in the CBA, to the extent the Board provides dental insurance coverage for single teachers in the District, if two teachers who are otherwise eligible for health insurance under Article 11 in their individual capacities also eligible to be covered together under the same dependent health insurance (e.g., single plus dependent or family) elect to be covered under the same dependent health insurance plan and elect dental insurance (i.e., one of the teachers waives single coverage while the other teacher elects single plus dependent or family), the Board will pay up to double the single coverage toward dependent coverage for one dependent for such dental coverage.

IN WITNESS WHEREOF, the Board and the Association have executed this Agreement on the dates written below

**STILLMAN VALLEY
EDUCATION ASSOCIATION, IEA-NEA**

By: 
President

**BOARD OF EDUCATION OF
MERIDIAN COMMUNITY UNIT
SCHOOL DISTRICT NO. 223**

By: _____
President

By: _____
Board Secretary