

BRIDGMAN PUBLIC SCHOOLS

LETTER OF AGREEMENT

This letter of Agreement is entered into between the Bridgman Board of Education (the “District”) and the Bridgman 5-C Education Association MEA/NEA (the “Association”) who do mutually agree to update and amend Appendix B page 37-38 of the current Bridgman Public Schools Teachers’ Master Contract 2023-2026.

APPENDIX B

FRINGE BENEFITS

Health Insurance

Upon application by the employee, the Board as policyholder shall provide the current insurance coverage but will have the option to provide the coverage in a MESSA PAK if it is cheaper.

Upon application by the employee, the Board shall provide the following for a full twelve-month period for the employee and his/her entire family and any other eligible dependents as defined by MESSA.

Plan A Health Option 1 is only available to those members that had MESSA Choices \$100/\$200 on June 30, 2019.

All new employees will only be afforded Plan A Health Option 2, Plan A Health Option 3 or Plan B.

Plan A (for those taking health insurance)

Health Option 1: MESSA Choices Plan, \$500/\$1000 in-network deductible, \$2000 out-of-network deductible, Saver Rx, \$20 office visit, \$25 urgent care, \$50 emergency room co-pay. The Board of Education will contribute 100% of the Board paid deductible on January 2nd.

Health Option 2: MESSA ABC (Account Based Choices) Plan 1, HDHP Minimum Deductible to be funded by the Board of Education, MESSA ABC Tier 3. The Board of Education will contribute 100% of the Board paid deductible on January 2nd.

Health Option 3: MESSA ABC (Account Based Choices) Plan 1, HDHP Minimum Deductible to be funded by the Board of Education, MESSA ABC Tier 5. The Board of Education will contribute 100% of the Board paid deductible on January 2nd.

Dental: MESSA/Delta Dental Plan including internal and external coordination of benefits (COB) for all teachers and their eligible dependents as defined by MESSA/Delta Dental.

Vision: VSP-3

LTD: 70%, 60 calendar day modified fill, \$5000 monthly max.

Life: \$20,000 AD&D, \$2000 Dependent Life

Plan B (for those not taking health insurance)

Dental: MESSA/Delta Dental Plan including internal and external coordination of benefits (COB for all teachers.)

Vision: VSP-3

LTD: 70%, 60 calendar day modified fill, \$5000 monthly max.

Life: \$50,000 AD&D, \$2,000 Dependent Life

The teacher shall be obligated to pay twenty percent (20%) of any of the MESSA Plans and twenty percent (20%) of the annual deductible funding for the ABC plan.

That portion of the health insurance premium which is the obligation of the teacher shall be deducted from the teacher's salary twice a month using pretax dollars according to a salary reduction plan approved by the board in agreement with the Association. The employer's "qualified" Section 125 Plan shall include any or all provisions necessary for pre-tax contributions to employee's HSA accounts administered through HEQ.

Each employee enrolled in Plan A Option 1 shall pay the non-weighted premium rate. This non-weighted premium rate shall be calculated after each rate renewal based on the current existing census and premium rates and at any time, a member change occurs that changes category status (i.e. single/2-person/family).

Each employee enrolled in Plan A Option 2 shall pay the non-weighted premium rate. This non-weighted rate shall be calculated after each rate renewal based on the current existing census and premium rates and at any time, a member change occurs that changes category status (i.e. single/2-person/family).

Each employee enrolled in Plan A Option 3 shall pay the non-weighted premium rate. This non-weighted rate shall be calculated after each rate renewal based on the current existing census and premium rates and at any time, a member change occurs that changes category status (i.e. single/2-person/family).

In the event the Board and Association are not able to agree upon a mutually acceptable salary reduction plan or if law prevents a teacher from using pretax dollars to pay his/her portion of the health insurance premium, that portion of the health insurance premium, which is the obligation of the teacher, shall be deducted from the teacher's salary.

Employees may contribute through payroll deduction and electronic transfer additional money towards their HEQ HSA up to the maximum amounts allowed by Federal law.

It is the responsibility of the teacher to notify the business office of any change in his/her family dependency status within ten (10) days of said change.

If a teacher fails to return from an unpaid leave at its expiration, (except in the event of the continuance, onset or recurrence of a serious health condition of the teacher or other circumstances beyond the teacher's control) the Board shall have the right to recover all insurance premium payments made during the unpaid leave interval, as permitted by the Family and Medical Leave Act. These amounts may permissibly be deducted from any wage or other payments due the teacher, with any deficiency to be remitted by the teacher to the Board within thirty (30) days of demand.

General

The Board's obligation to provide the insurance designated in Appendix B is limited to paying the premium or portion of the premium for which it is obligated by the language of Appendix B. The insurance benefits or coverage to which a teacher is entitled shall be determined by the terms of the applicable insurance policy. No teacher shall be entitled to the insurance benefits provided in Appendix B until the teacher is enrolled by the insurance carrier and completes all the necessary requirements of the insurance carrier to be eligible for coverage or benefits. Any disputes regarding coverage or benefits shall be between the teacher and the insurance carrier with the understanding that the Board shall not be a party to any such disputes.

Bridgman Public Schools

Bridgman 5-C Education Association

Eric Ramso, President
Bridgman Public Schools Board of Ed.

Angie Ales, President BEA

Tishia Roberts, Secretary
Bridgman Public Schools Board of Ed.

Amy Knowlton, Secretary BEA

Date

Date