

ARTICLE 18

HEALTH AND LIFE INSURANCE PACKAGES

A. The Board will underwrite 75% of the following basic insurance program:

1. Health Insurance (including dental, optical and prescription drugs)
2. Life Insurance/Accidental Death and Dismemberment

Plan specific information will be posted on the employee portal.

Employees on approved leaves of absence are required to maintain timely payments for their share (25%) of the insurance premiums.

The maximum annual dental benefit will be \$1400 per person. The maximum orthodontic benefit will be \$1400 per occurrence.

Employees and retirees eligible for insurance will have the ability to change between any of the three plans or between the two plans for employees hired after July 1, 2003. During open enrollment, employees can add, drop, or change between family and individual plans based on documented qualifying events outside of the annual open enrollment period.

B. Where both husband and wife are employed by the Board, they have the option of each having deducted 25% of the single coverage or one spouse choosing employee and dependent coverage and having 25% of the premium deducted; however, those unit members for whom 100% was paid prior to July 12, 1985, will continue receiving this benefit as long as both spouses are employed by the Board.

C. Retiree Health and Life Insurance Plans

The Board of Education of Charles County will support the health and life insurance plan for retiring employees who have participated in the plan and have been employed by the Board of Education of Charles County ten (10) or more consecutive years immediately prior to retirement and who participated in the health and life insurance plan at the time of retirement and for ten years immediately prior to retirement from the Board of Education of Charles County. The percentage of participation by the Board of Education will be the same as supported for active employees.

The above support will be implemented until the retiree or spouse/dependent is eligible for Medicare benefits. At that time, the employee or spouse/dependent must apply for Medicare Part A and Part B. The Board will support a Medicare supplement plan for retirees who are Medicare eligible regardless of age. The cost

share for the supplement will be provided at the same cost sharing percentage as active participants.

Employees who have worked for the Charles County Board of Education for twenty-five (25) or more years immediately prior to retirement and who participated in the health and life insurance plans at the time of retirement and for five (5) years immediately prior to retirement from the Board of Education of Charles County will be eligible to continue their insurance coverage with the Board of Education as described in paragraph C above.

Employees who have worked for the Board of Education for at least ten (10) years immediately prior to retirement, who are enrolled in the health plan prior to retirement but who have not participated in the Board's health insurance plans as required above, will have 50% of the premium of the lowest priced health insurance plan paid by the Board of Education during their retirement.

This support will be implemented until the retiree or spouse/dependent is eligible for Medicare benefits. At that time, the employee or spouse/dependent must apply for Medicare Part A and Part B. The Board will continue to pay 50% of the cost share for a Medicare supplemental plan. The 50% cost share is equal to 2 times the premium of the lowest priced supplement plan.

Time spent on approved leaves of absence shall be counted the same as active employment for purposes of computing years of service and eligibility for employee or retiree health insurance as described above.

Those employees retiring on disability will have their service and plan participation requirements waived in order to qualify for the same insurance benefit as employees who have met those service and plan participation requirements.

- D. In addition to the life insurance provided under Paragraph A, employees may voluntarily purchase supplemental life insurance through a Board carrier at 100% cost to the employee.
- E. Board of Education employees who participate in the group Health Insurance or are entitled to the retiree health insurance benefit as detailed above will have the following survivor benefits if they are carrying a family plan at the time of their deaths:
 - 1) If an employee or retiree has worked for ten years or is in the tenth year of service with the Charles County Board of Education, and he or she is carrying a family health insurance at the time of his or her death, the employee's dependents as listed on the policy will have the option of continuing the health insurance coverage for 24 months by paying the employee's portion of the insurance premium to the Board of Education. No new dependents may be

added to the policy (except that if an employee is expecting a child at the time of his or her death, that child may be added to the policy).

- 2) If an employee or retiree has worked for twenty years or is in the twentieth year of service with the Charles County Board of Education, and he or she is carrying family health insurance at the time of his or her death, the employee's dependents as listed on the policy will have the option of continuing the health insurance coverage without limitation by paying the employee's portion of the insurance premium to the Board of Education. No new dependents may be added to the policy (except that if an employee is expecting a child at the time of his or her death, that child may be added to the policy).
- 3) Dependent children covered under paragraphs 2 and 3 above will be covered only through the same period of eligibility as for active employees.