

High

TENTATIVE AGREEMENT

ECRA/UTLA

February 10, 2016

ARTICLE XVIII – HEALTH & WELFARE BENEFITS

18.1 Provision of Health Benefits

- 18.1.1 ECRA will continue to provide the following benefits (or reasonable equivalent) to full-time employees, their spouses or qualified domestic partners, and their qualified dependents), at ECRA's cost:
- Kaiser – High
 - Anthem Blue Cross Select HMO - High
 - Anthem Blue Cross PPO – Low
 - Deltacare HMO or PPO 1000
 - VSP Vision
 - \$25,000 Group Term Life Insurance (Increased to \$50,000 on July 1, 2016)
- 18.1.2 The parties recognize that plan providers (i.e., insurance companies) are free to change the names of the plan as well as plan benefits/coverages; in such event, subject to negotiations, ECRA will make the closest available plan available.
- 18.1.3 For policies that cost more than the free options above, the employee pays for 100% of the cost difference (but ECRA may round down the employee's cost at its discretion).
- 18.1.4 For policies that are less expensive than the free options above, the employee will receive 50% of the cost difference (but ECRA may round up the employee's rebate at its discretion).
- 18.1.5 Opt-outs: If an employee fully opts out of any basic benefits, then s/he will be provided the following opt-out incentive amounts, payable monthly:
- a. For **medical** insurance opt out, upon acceptable certification and proof of adequate group coverage pursuant to the Affordable Care Act, the employee will receive 100% of the Anthem Blue Cross Select HMO – High cost for a single person.
 - b. For **dental** plan opt out, the employee will receive 100% of the Guardian DHMO cost for a single person.
 - c. For **vision** plan opt out, the employee will receive 100% of the VSP

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Vision cost for a single person.

d. For **Group Term Life Insurance**, there is no opt-out incentive.

18.1.6 A full-time unit member is a classroom certificated person who teaches at least 20 hours per week, or a non-classroom person who works at least 30 hours per week. One teaching hour is equivalent to 1.5 non-teaching hours.

18.2 Eligibility for Plans

Eligibility requirements for employees and dependents shall be as provided in the applicable plan for every unit member who is assigned more than 50% of a full-time assignment (e.g. four (4) periods or more for a classroom teacher).

18.3 Retirement Benefit Coverage Plans

18.3.1 General Principles: ECRA is committed to maintaining a retiree health benefits program (understanding that some possible modification may need to occur for requirements regarding the eligibility of future employees in order to take into consideration the funding model and size of the School, as well as actuarial projections). To that end, ECRA has already committed to setting aside \$1.2 million per year to an irrevocable trust (until the trust is fully funded to cover projected costs) to ensure future coverage retiree health benefits similar to or better than contemporaneous benefits offered by LAUSD to its retirees during the same time period.

18.3.2 Retiree Health Benefits – Under 65 years of age:

- Blue Cross Select HMO, Kaiser – High, or Blue Cross PPO Low,
- Note, if a more expensive plan is chosen, then the retiree must pre-pay the total (e.g., annual) cost difference for the entire plan year/period during open enrollment prior to the beginning of the plan year/period.

18.3.3 Retiree Health Benefits – 65 years of age and older:

- Medicare Advantage Plan (only).
- If and only if Advantage Plans are not available, the retiree may choose from the Under 65 plans listed above (Section 18.3.2). If a more expensive plan is chosen, than those listed above, then the retiree must pre-pay the total (e.g., annual) cost difference for the entire plan during open enrollment prior to the beginning of the plan year/period.

18.3.4 Other Retiree Benefits:

- a. Deltacare HMO
 - b. VSP Vision
- Note, if a more expensive plan is chosen, then the retiree must pre-pay the total (e.g., annual) cost difference for the entire plan during open enrollment prior to the beginning of the plan year/period

18.4 Qualified Employees and Conditions For Retiree Benefits

The qualifications for eligibility and the conditions to claim benefits before age 63 and upon reaching age 63 are set forth below.

18.4.1 Definitions and General Conditions:

- a. For purposes of this section, “qualifying years of service” consist of school years in which the employee was in full time paid status at ECRA/ECRCHS (including service in LAUSD prior to July 1, 2011 if immediately preceding full time paid status at ECRA, without a break in service, for the 2011-2012 school year) for at least 100 full-time days and during which the employee eligible for ECRA/LAUSD-paid insurance.
- b. El Camino Real Charter High School (“ECRCHS”) and El Camino Real Alliance (“ECRA”) refer to the conversion charter school that was originally established on July 1, 2011 pursuant to charter petition authorized by LAUSD.
- c. For purposes of this section, the date an employee is “hired” refers to the first day of paid service.
- d. The following shall not count toward, but shall not constitute a break in the service requirement: (1) time spent on authorized leave of absence, and (2) any time intervening between resignation and reinstatement with full benefits within thirty-nine (39) months of the last day of paid service. The employee must meet the following requirements set forth below.

18.4.2 Retirement Upon Reaching age 63 (No STRS/PERS allowance requirement):

Under this Sub-Section, STRS/PERS allowance for either age or disability is not a requirement. In order to qualify for retiree benefits upon reaching age 63, the employee must meet the following requirements:

- a. For “Pre-Charter” employees, hired by LAUSD and assigned to ECRCHS on or before July 1, 2011 – must have ten (10) consecutive qualifying years of service from ECRCHS/ECRA. Consecutive years of service in LAUSD are included if the employee was part of the conversion staff on June 30, 2011.
- b. For “Post Charter” employees hired between July 1, 2011 and July 1, 2016 – must have at least ten (10) consecutive qualifying years of service from ECRCHS/ECRA.
- c. For “New Employees” hired after June 30, 2016 – must have at least fifteen (15) consecutive qualifying years of service from ECRCHS/ECRA.

18.4.3 Retirement Based on Continued Enrollment in STRS/PERS (available for employees retiring prior to age 63):

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Under this Sub-Section, the retired employee must have enrolled in STRS/PERS for an allowance based on age or disability, and continue to receive a STRS/PERS allowance in addition to the following requirements:

- a. For "Pre-Charter" employees, hired by LAUSD prior to April 1, 2009, and assigned to ECRCHS on or before July 1, 2011 – age and full-time consecutive qualifying years of service must total at least eighty (80) with at least fifteen (15) consecutive qualifying years of service;
- b. For employees hired on or after April 1, 2009 – age and full time consecutive qualifying service must total eighty-five (85) with at least twenty-five (25) consecutive qualifying years of service.

18.5 Retirement Health Changes/Terminations

18.5.1 In the event ECRA suffers a financial crisis as defined and declared by the Board, the chapter chair will be notified in a timely manner and the parties will meet to discuss this article and potentially renegotiate retiree benefits.

18.5.2 If ECRA ceases to exist, all obligations of ECRA to provide such retiree benefits terminate, unless ECRA has established a benefits trust in which case the terms of such trust will govern.

18.5.3 ECRA shall not provide benefits to eligible retirees that exceed those provided to all active bargaining unit members and their dependents. Accordingly, retiree benefit plans are subject to change if and when the parties negotiate any changes in plans provided to active bargaining unit members.

SUBJECT TO RATIFICATION BY THE PARTIES:

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 UTLA Representative
 Date: 2/10/16

Handwritten signature

 ECRA Representative
 Date: 2/10/16