

DISTRICT - Saint Paul Public Schools
PROPOSAL #6_EDUCATIONAL ASSISTANTS
October 28, 2021

District proposes to move employees in the EA CBA to a cafeteria plan for insurance benefits. This transition would take place effective January 1, 2023. Any changes to the current contributions by the District will be considered as part of the total package costing for financial items. District proposes to move the eligibility period to the first of the month following 30 days of continuous employment. District would propose moving part time EA's to \$50,000 of life insurance at no costing to the union. District proposes to delete 12.3.2 and 12.3.3.

ARTICLE 12. INSURANCE BENEFITS

12.1 Active Employee Insurance.

12.1.1 Eligibility. Full-time employees and part-time employees regularly assigned to work a minimum of forty (40) hours per biweekly pay period are eligible for insurance benefits as described in this section.

12.1.2 Eligibility Waiting Period. Regularly appointed service in the District of 30 **continuous** days are eligible for benefits included in the insurance program for District employees, **on the first day of the month following 30 days of continuous regular benefit eligible service for District contribution to premium health cost for health and life insurance provided herein one (1) full month** for District premium contribution for insurances described herein.

12.2 Insurance Coverage.

12.2.1 Health Insurance. Premium contributions for medical coverage shall be paid to the carrier selected by the District. Detailed descriptions of coverages, options, procedures, and eligibility requirements will be provided to employees upon request. Employees selecting a plan offered by a health maintenance organization (HMO) agree to accept any changes in benefits which the specific HMO implements.

12.2.2 Life Insurance. The Employer will pay the cost of life insurance coverage as stated in Article 12.3.1 for each eligible employee.

12.2.3 Dental Insurance. The Employer agrees to contribute up to \$40 per month to the premium cost for dental plan selected by the Employer for each employee who is eligible for such coverage. Employees who wish to enroll in family coverage may do so and pay the difference between the cost of the family coverage and the Employer contribution of \$40.

12.2.4 Long-Term Disability Insurance. The Employer will pay the cost of long-term disability insurance for employees working a minimum of sixty (60) hours biweekly. Coverages and carrier for long-term disability insurance will be determined by the District.

12.3 District Contributions to Insurance Benefits.

12.3.1 The District will contribute toward the premiums of specified insurance coverages per the following schedule for eligible employees:

| Employees regularly assigned to work a biweekly minimum of: | Effective 1-1-17 | | | |
|---|-------------------------------|---------|--------|-----------------------------------|
| | Monthly District Contribution | | | |
| | Single | Family | Dental | Life Insurance |
| 60 - 75 hours | \$625 | \$1,280 | \$40 | \$50,000 |
| 40 hours, but less than 60 hours | \$325 | \$660 | | \$40,000 50,000 |

| Employees regularly assigned to work a biweekly minimum of: | Effective 1-1-18 | | | |
|---|-------------------------------|---------|--------|-----------------------------------|
| | Monthly District Contribution | | | |
| | Single | Family | Dental | Life Insurance |
| 60 - 75 hours | \$635 | \$1,295 | \$40 | \$50,000 |
| 40 hours, but less than 60 hours | \$325 | \$660 | | \$40,000 50,000 |

12.3.2 District Contribution for Married Couples Covered before January 1, 2006. A full-time educational assistant married to an educational assistant (benefit group 54), or a teacher (benefit group 51), or a non-licensed professional (benefit group 59), who are both employed by the District on a full-time basis, may, upon written application to and approval by the District's Benefits Office, consolidate their health care coverage as follows:

- One spouse shall be designated by the couple to receive family coverage in the health care plan chosen by the couple.
- The other spouse shall provide a written waiver of coverage to the District.
- The cost of the monthly single coverage premium in the plan selected by the couple, shall be contributed by the District toward the cost of family coverage, in addition to the premium contribution made for the spouse who carries the family coverage. No amount shall be paid to the carrier or the employee in excess of the actual premium cost for the family coverage selected.
- This provision shall be effective only as long as it does not affect the District's pre-tax spending account plan in a manner that would cause the plan to be considered a cafeteria plan, or would in any way conflict with IRS rules regarding the pre-tax spending accounts plan.

12.3.3 District Contribution for Married Couples Covered on or after January 1, 2006. A full-time educational assistant married to another District employee and who is covered under their spouse's health plan may waive the single or family contribution to health insurance and receive up to \$200 per month toward their spouse's family premium. The combination of District contributions cannot exceed the full cost of family coverage and cannot be applied in cases where the spouse is receiving health insurance through the District cafeteria benefits plan.