

## INSURANCE RATIONALE

\*The combination of a different PPO option, a different third option, and a tiered funding approach could resolve many of the issues associated with the insurance committee, making the proposed PGTA language for 12.4 a viable on-going approach to the District's insurance needs.

\*The tiered approach removes the concern the District has had regarding the potential for a structural deficit, provided the District stays within the agreed upon funding structure for the future.

\*This plan could give the BOE an opportunity to address the Administrative insurance concerns.

### Current:

12.1

The Board will pay an amount not to exceed \$8,866 in 2008-2009, \$9,753 in 2009-2010, and \$10,728 in 2010-2011 toward each teacher's health insurance premium. The Board will pay up to this amount in premium for individual or family coverage.

### Proposed:

12.1

The Board will pay **the following amounts** toward each teacher's health insurance premiums for the **2011-2012 school year:**

**If the BOE is interested, PGTA is willing to consider the self-funded option of the PPO plan being the \$500 deductible/100% co-insurance, with the District also funding the differences in the co-pays due to the change in the plan. If the District is not interested or able to oversee the self-funding, PGTA would like the opportunity to do so.**

#### **PPO**

**E Only – \$9900  
E + Children - \$12,500  
E + Spouse - \$13, 300  
Family - \$16,000**

#### **HMO**

**E Only - \$7700  
E + Children - \$12, 500  
E + Spouse - \$12, 600  
Family - \$15,000**

<b>**HSA</b>	<b>Premium</b>	<b>Account</b>
<b>(\$2500 embedded deductible)</b>		
<b>E Only</b>	<b>\$500/month</b>	<b>\$210/month</b>
<b>E + Children</b>	<b>\$550/month</b>	<b>\$417/month</b>
<b>E + Spouse</b>	<b>\$650/month</b>	<b>\$417/month</b>
<b>Family</b>	<b>\$800/month</b>	<b>\$417/month</b>

**\*\*The District would also pay the premiums for vision and dental for comparable coverage (single, family, etc) for employees selecting the HSA Health Plan option.**

**Increases in the District's contributions to insurance in the subsequent years of the contract will be calculated using the same percentage as the salary increases.**

**Health insurance premiums may include, but are not limited to, the following: Medical, Dental, Vision Long-term care, Disability, additional Life Insurance.** The Board will pay this amount in premium for individual or family coverage.

**When a balance remains after Medical and Dental Insurance have been selected those funds may be deposited monthly in a flexible spending plan to provide reimbursement for eligible medical and/or dependent care expenses as provided in Section 125 of the Internal Revenue Code, without a "cash" option.**

**A \$1,000 payment as a 'one time' payment to all 'single' election of benefits for the 2010-2011 school year that are employed by the district for the 2011-2012 school year on September 1, 2011. The District may choose to make this payment over time, with an initial payment by 5-01-2012 and the total paid out by 06-30-2012.**

#### Current Language

12.4 A committee composed of representatives from the Administration and the Association shall be formed to annually assess and review the insurance plan. The insurance committee shall consist of at least fifty-percent Association members. The committee shall be responsible for recommending the insurance carrier, and no change in benefits may be implemented without the approval of the insurance committee. If insurance costs rise above the agreed upon cap as stated in the contract, the insurance committee will be responsible for presenting several options of various coverage and cost to the District 46 employees who are covered under the insurance plan. Included in these options shall be the current coverage as well as HMO/PPO choices under each plan. The information will be presented prior to the renewal date to ensure that all affected employees have the opportunity to vote on the coverage/cost of their choice. The insurance committee shall count the votes, and District 46 shall choose the plan selected by the majority of employees.

#### PGTA Proposal

12.4 A committee composed of **individuals representing** the Administration and **individuals representing** the Association shall be formed to annually assess and review the insurance plan. **Each group shall be responsible for selecting their own members.** The insurance committee shall consist of at least fifty-percent Association members. **Insurance committee members who are not PGTA members or part of the Administration do not have voting privileges, nor do they count towards the percentage requirements.** The committee shall be responsible for recommending the insurance carrier, and no change in benefits may be implemented without the approval of the insurance committee **and a majority vote by employees receiving insurance.** **The committee shall also be responsible for recommending the flexible benefit provider. Prior to the insurance renewal each year,** the insurance committee will be responsible for presenting several options of various coverage and cost to the District 46

employees who are covered under the insurance plan. Included in these options shall be the current coverage as well as HMO/PPO choices under each plan. The information will be presented prior to the renewal date to ensure that all **employees receiving the insurance** have the opportunity to vote on the coverage/cost of their choice. The insurance committee shall count the votes, and District 46 shall **implement** the plan selected by the majority of employees.

# Salary Costs

Employee #	Current Expenditure	Negotiated Base Line	PGTA Offer 2011-12	PGTA Offer 2012-13	PGTA Offer 2013-14
1	\$8,182	\$10,728	\$9,900	\$10,118	
2	\$8,182	\$10,728	\$9,900	\$10,118	Requires
3	\$8,300	\$10,728	\$9,900	\$10,118	CPI # not yet
4	\$8,300	\$10,728	\$9,900	\$10,118	available to
5	\$10,728	\$10,728	\$12,500	\$12,775	use in the
6	\$8,300	\$10,728	\$9,900	\$10,118	formula
7	\$10,728	\$10,728	\$13,300	\$13,593	described in
8	\$10,728	\$10,728	\$12,500	\$12,775	our offer.
9	\$10,728	\$10,728	\$13,300	\$13,593	
10	\$8,300	\$10,728	\$9,900	\$10,118	
11	\$8,489	\$10,728	\$9,900	\$10,118	
12	\$8,300	\$10,728	\$9,900	\$10,118	
13	\$8,300	\$10,728	\$9,900	\$10,118	
14	\$8,353	\$10,728	\$9,900	\$10,118	
15	\$10,728	\$10,728	\$13,300	\$13,593	
16	\$9,546	\$10,728	\$9,900	\$10,118	
17	\$9,410	\$10,728	\$9,900	\$10,118	
18	\$8,300	\$10,728	\$9,900	\$10,118	
19	\$10,728	\$10,728	\$12,500	\$12,775	
20	\$10,728	\$10,728	\$12,500	\$12,775	
21	\$10,728	\$10,728	\$13,300	\$13,593	
22	\$8,300	\$10,728	\$9,900	\$10,118	
23	\$8,653	\$10,728	\$9,900	\$10,118	
24	\$8,300	\$10,728	\$9,900	\$10,118	
25	\$10,728	\$10,728	\$13,300	\$13,593	
26	\$8,824	\$10,728	\$9,900	\$10,118	
27	\$8,300	\$10,728	\$9,900	\$10,118	
28	\$8,300	\$10,728	\$9,900	\$10,118	
29	\$8,300	\$10,728	\$9,900	\$10,118	
30	\$8,300	\$10,728	\$9,900	\$10,118	
31	\$10,728	\$10,728	\$15,000	\$15,330	
32	\$8,300	\$10,728	\$9,900	\$10,118	
33	\$8,886	\$10,728	\$9,900	\$10,118	

34	\$9,239	\$10,728	\$9,900	\$10,118
35	\$7,821	\$10,728	\$9,900	\$10,118
36	\$8,182	\$10,728	\$9,900	\$10,118
37	\$9,546	\$10,728	\$9,900	\$10,118
38	\$10,728	\$10,728	\$16,000	\$16,352
39	\$10,728	\$10,728	\$16,000	\$16,352
40	\$8,300	\$10,728	\$9,900	\$10,118
41	\$8,300	\$10,728	\$9,900	\$10,118
42	\$8,300	\$10,728	\$9,900	\$10,118
43	\$10,728	\$10,728	\$9,900	\$10,118
44	\$10,728	\$10,728	\$9,900	\$10,118
45	\$10,728	\$10,728	\$15,000	\$15,330
45	\$8,489	\$10,728	\$9,900	\$10,118
47	\$8,300	\$10,728	\$9,900	\$10,118
48	\$8,300	\$10,728	\$9,900	\$10,118
49	\$8,300	\$10,728	\$9,900	\$10,118
50	\$8,300	\$10,728	\$9,900	\$10,118
51	\$10,728	\$10,728	\$12,500	\$12,775
52	\$8,300	\$10,728	\$9,900	\$10,118
53	\$10,728	\$10,728	\$12,500	\$12,775
54	\$7,703	\$10,728	\$9,900	\$10,118
55	\$10,728	\$10,728	\$12,500	\$12,775
56	\$10,728	\$10,728	\$13,300	\$13,593
57	\$8,300	\$10,728	\$9,900	\$10,118
58	\$10,728	\$10,728	\$12,500	\$12,775
59	\$8,300	\$10,728	\$9,900	\$10,118
60	\$10,728	\$10,728	\$12,500	\$12,775
61	\$8,182	\$10,728	\$9,900	\$10,118
62	\$10,728	\$10,728	\$15,000	\$15,330
63	\$10,728	\$10,728	\$15,000	\$15,330
64	\$8,300	\$10,728	\$9,900	\$10,118
65	\$8,300	\$10,728	\$9,900	\$10,118
66	\$8,300	\$10,728	\$9,900	\$10,118



## Extra Duty Costs

Extra Duty	Current		PGTA Proposal	2011-2012	2012-13 and 2013-14 increases will be the same % as salary formula increases
Kdg Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
Kdg Orientation Lead	1	\$1,012.77	\$1,033.03	\$1,033.03	
Kdg Orientation	4	\$708.94	\$723.12	\$2,169.36	
1st Grade Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
2nd Grade Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
3rd Grade Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
4th Grade Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
5th Grade Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
6th Grade Team Leader	1	\$3,038.31	\$3,099.08	\$3,099.08	
7th Grade Team Leader	1	\$3,038.31	\$3,099.08	\$3,099.08	
8th Grade Team Leader	1	\$3,038.31	\$3,099.08	\$3,099.08	
EL Co-Cu Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
JH Co-Cu Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
SpEd EL Team Leader	1	\$1,856.75	\$1,893.89	\$1,893.89	
Teen Leadership	1	\$1,130.93	\$1,153.55	\$1,153.55	
Drama Club	1	\$1,721.71	\$1,756.14	\$1,756.14	
Spring Program	1	\$2,194.34	\$2,238.23	\$4,476.45	
Young Authors	2	\$793.34	\$809.21	\$1,618.41	
Yearbook	2	\$1,434.76	\$1,463.46	\$2,926.91	
Newspaper	1	\$2,194.34	\$2,238.23	\$2,238.23	
Outdoor Club	1	\$1,772.35	\$1,807.80	\$1,807.80	
Art Show	2	\$540.14	\$740.00	\$1,480.00	
Jazz Band	1	\$2,194.34	\$2,238.23	\$2,238.23	
6th Gr Outdoor Ed Coord	1	\$1,772.35	\$1,807.80	\$1,807.80	
Outdoor Ed Supervisors	9	\$1,265.96	\$1,291.28	\$11,621.51	
Music Program	2	\$1,097.17	\$1,119.11	\$1,119.11	
Student Council	2	\$1,772.35	\$1,807.80	\$3,615.59	
EL Memory Book	2	\$1,012.77	\$1,033.03	\$2,066.05	
Webmaster	2	\$750.00	\$765.00	\$1,530.00	
Bus Duty	3	\$962.13	\$981.37	\$2,944.12	
Band Coordinator	1	\$3,966.68	\$4,046.01	\$4,046.01	
6th Gr Boys B-Ball	1	\$2,633.20	\$2,685.86	\$2,685.86	
7th Gr Boys B-Ball	1	\$2,633.20	\$2,685.86	\$2,685.86	
8th Gr Boys B-Ball	1	\$2,329.37	\$2,375.96	\$2,375.96	
6th Gr Girls B-Ball	1	\$2,531.93	\$2,582.57	\$2,582.57	

## Extra Duty Costs

7th Gr Girls B-Ball	1	\$2,329.37	\$2,329.37	\$2,329.37		1	\$2,375.96	\$2,375.96
8th Gr Girls B-Ball	1	\$2,633.20	\$2,633.20	\$2,633.20		1	\$2,685.86	\$2,685.86
Cheerleading	1	\$1,215.32	\$1,215.32	\$1,215.32		1	\$1,239.63	\$1,239.63
7th Gr Girls V-Ball	1	\$1,282.84	\$1,282.84	\$1,282.84		1	\$2,284.00	\$2,284.00
8th Gr Girls V-Ball	1	\$1,181.57	\$1,181.57	\$1,181.57		1	\$2,169.00	\$2,169.00
7th-8th Coed Soccer	1	\$1,687.95	\$1,687.95	\$1,687.95		1	\$1,721.71	\$1,721.71
6th-8th Coed Track	2	\$1,080.29	\$2,160.58	\$2,160.58		2	\$1,101.90	\$2,203.79
6th-8th Coed Track	1	\$1,181.57	\$1,181.57	\$1,181.57		1	\$1,205.20	\$1,205.20
Athletic Coordinator	1	\$2,633.20	\$2,633.20	\$2,633.20		1	\$2,685.86	\$2,685.86
Intern Athletic Coordinator	1	\$500.00	\$500.00	\$500.00		1	\$500.00	\$500.00
JH Choir	1	\$2,000.00	\$2,000.00	\$2,000.00		1	\$2,000.00	\$2,000.00
Girls on the Run						4	\$400.00	\$1,600.00
Scholastic Bowl						1	\$500.00	\$500.00
Read to Succeed Coord.						1	\$200.00	\$200.00
Total Without TRS			\$104,635.64					\$111,691.76
Total With TRS			\$114,984.22					\$122,738.20

## Insurance Costs

The PGTA negotiated a dollar amount for insurance in their last contract.

This dollar amount was to be used for health insurance premiums.

We were told we would have access to this entire dollar amount in exchange for accessing .7% less of the CPI for our salary increase. Unfortunately, the BOE has not fulfilled their end of this agreement, and thus there is a huge discrepancy between their current expenditure and the negotiated benefit that our members are receiving.

Employee #	Current Expenditure	Negotiated Base Line	PGTA Offer 2011-12	PGTA Offer 2012-13	PGTA Offer 2013-14
1	\$8,182	\$10,728	\$9,900	\$10,118	
2	\$8,182	\$10,728	\$9,900	\$10,118	
3	\$8,300	\$10,728	\$9,900	\$10,118	
4	\$8,300	\$10,728	\$9,900	\$10,118	
5	\$10,728	\$10,728	\$12,500	\$12,775	
6	\$8,300	\$10,728	\$9,900	\$10,118	
7	\$10,728	\$10,728	\$13,300	\$13,593	
8	\$10,728	\$10,728	\$12,500	\$12,775	
9	\$10,728	\$10,728	\$13,300	\$13,593	
10	\$8,300	\$10,728	\$9,900	\$10,118	
11	\$8,489	\$10,728	\$9,900	\$10,118	
12	\$8,300	\$10,728	\$9,900	\$10,118	
13	\$8,300	\$10,728	\$9,900	\$10,118	
14	\$8,353	\$10,728	\$9,900	\$10,118	
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20	\$10,728	\$10,728	\$12,500	\$12,775	
21	\$10,728	\$10,728	\$13,300	\$13,593	
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23	\$8,653	\$10,728	\$9,900	\$10,118	
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25	\$10,728	\$10,728	\$13,300	\$13,593	
26	\$8,824	\$10,728	\$9,900	\$10,118	
27	\$8,300	\$10,728	\$9,900	\$10,118	
28	\$8,300	\$10,728	\$9,900	\$10,118	
29	\$8,300	\$10,728	\$9,900	\$10,118	
30	\$8,300	\$10,728	\$9,900	\$10,118	
31	\$10,728	\$10,728	\$15,000	\$15,330	
32	\$8,300	\$10,728	\$9,900	\$10,118	
33	\$8,886	\$10,728	\$9,900	\$10,118	
34	\$9,239	\$10,728	\$9,900	\$10,118	
35	\$7,821	\$10,728	\$9,900	\$10,118	
36	\$8,182	\$10,728	\$9,900	\$10,118	
37	\$9,546	\$10,728	\$9,900	\$10,118	

Requires  
CPI # not yet  
available to  
use in the  
formula  
described in  
our offer.

38	\$10,728	\$10,728	\$16,000	\$16,352
39	\$10,728	\$10,728	\$16,000	\$16,352
40	\$8,300	\$10,728	\$9,900	\$10,118
41	\$8,300	\$10,728	\$9,900	\$10,118
42	\$8,300	\$10,728	\$9,900	\$10,118
43	\$10,728	\$10,728	\$9,900	\$10,118
44	\$10,728	\$10,728	\$9,900	\$10,118
45	\$10,728	\$10,728	\$15,000	\$15,330
45	\$8,489	\$10,728	\$9,900	\$10,118
47	\$8,300	\$10,728	\$9,900	\$10,118
48	\$8,300	\$10,728	\$9,900	\$10,118
49	\$8,300	\$10,728	\$9,900	\$10,118
50	\$8,300	\$10,728	\$9,900	\$10,118
51	\$10,728	\$10,728	\$12,500	\$12,775
52	\$8,300	\$10,728	\$9,900	\$10,118
53	\$10,728	\$10,728	\$12,500	\$12,775
54	\$7,703	\$10,728	\$9,900	\$10,118
55	\$10,728	\$10,728	\$12,500	\$12,775
56	\$10,728	\$10,728	\$13,300	\$13,593
57	\$8,300	\$10,728	\$9,900	\$10,118
58	\$10,728	\$10,728	\$12,500	\$12,775
59	\$8,300	\$10,728	\$9,900	\$10,118
60	\$10,728	\$10,728	\$12,500	\$12,775
61	\$8,182	\$10,728	\$9,900	\$10,118
62	\$10,728	\$10,728	\$15,000	\$15,330
63	\$10,728	\$10,728	\$15,000	\$15,330
64	\$8,300	\$10,728	\$9,900	\$10,118
65	\$8,300	\$10,728	\$9,900	\$10,118
66	\$8,300	\$10,728	\$9,900	\$10,118
67	\$8,182	\$10,728	\$9,900	\$10,118
68	\$8,300	\$10,728	\$9,900	\$10,118
69	\$10,728	\$10,728	\$12,500	\$12,775
70	\$8,300	\$10,728	\$9,900	\$10,118
71	\$8,824	\$10,728	\$9,900	\$10,118
72	\$9,546	\$10,728	\$9,900	\$10,118
73	\$9,075	\$10,728	\$9,900	\$10,118
74	\$9,546	\$10,728	\$9,900	\$10,118

<b>Total Ins. Costs for PGTA Members</b>	<b>Current Expenditure</b> \$681,032	<b>Negotiated Base Line</b> \$793,872	<b>PGTA Offer 2011-12</b> \$811,600	<b>PGTA Offer 2012-13</b> \$829,455
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