

enrolling in Medicare, no individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare.

3. Active employees hired before July 1, 2004 who are not currently paying into Medicare shall pay Medicare taxes, if they are not at the present time.
4. Any spouse or dependent of a vested, retired employee who was hired prior to July 1, 2004, shall be covered during the retiree's lifetime at District expense under medical coverage that is consistent with the coverage offered to active employees at the time of retirement, or until s/he is no longer a spouse or dependent. The retiree, spouse and eligible dependent shall, upon reaching the age of Medicare eligibility (currently age 65), each enroll in Medicare Parts A and B and the District shall immediately, and thereafter, pay 100% of the current and future costs of Medicare premiums. No individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare.
5. Employees hired prior to July 1, 2004 who work beyond the attainment of Medicare eligibility (currently age 65) will remain on the District's medical plans, like any other active employee. When they retire, they must enroll in Medicare Parts A and B. The District shall immediately and thereafter pay 100% of the current and future costs of Medicare premiums for the employee. No individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare. The employee's spouse and eligible dependents shall enroll in Medicare when eligible and no individual shall receive less coverage as a result of enrolling in Medicare.
6. Survivor Rights: Upon death of the retiree, the surviving spouse and eligible dependent(s) shall have the option of buying into the District Medical benefits program consistent with the coverage offered at active employees at the time of the retiree's retirement by the timely payments of premiums as stipulated by the District for the lifetime of the spouse or until such time as s/he is no longer eligible as defined in language above. This option shall also be applicable to dependent children.

**All employees hired at any time**

All currently active Benefits-eligible employees hired at any time are eligible to participate in these District-sponsored health and welfare plans:

1. Choice of either the PPO "Lite" or PPO "Traditional" medical plans or a Kaiser health plan (HMO), includes eligible dependents, spouse or domestic partner.

- 2. Choice of either a PPO dental plan or a DMO dental plan, or such other plan that provides equivalent benefits, includes eligible dependents, spouse or domestic partner.
- 3. Life and Accidental Death and Dismemberment Plan, Long-Term Disability Plan, Flexible Benefits Plan, Commuter Expense Plan - Employees may, at their own expense, purchase additional life and/or disability insurance.

Dental Insurance – Delta Dental or United Healthcare DMO Dental Plan or such other plan that provides equivalent benefits.

Life Insurance – District paid.

Long-Term Disability Insurance – District paid.

Vision Benefit

- 1. CoreSource Participants: Under the plan, the plan participant can go to a licensed practitioner for a visual examination. If this practitioner prescribed corrective lenses, then there is a vision hardware benefit available. It is offered on an in and out-of-network basis. In-network: Plan pays 100% up to a \$120 retail allowance for frames (or \$50 In-network: Plan pays 100% up to a \$120 retail allowance for frames (or \$50 wholesale). One pair of standard single vision or standard multi-focal lenses is covered-in-full every 24 months. Contact lenses are in lieu of frames and lenses benefit. Contacts are covered up to four (4) boxes if disposable lenses or a \$150 allowance (the \$150 allowance is applied to the fitting/evaluation fee AND towards the purchase of contact lenses (Contracted vision providers.) contact lenses (Contracted vision providers.)

Out-of-network: If you choose an out-of-network provider, you will be reimbursed up to:

Exam	\$40.00
Lenses:	
Single vision	\$40.00
Bifocal	\$60.00,
Trifocal	\$90 and
Lenticular	\$90
Frames:	\$45.00 Contact Lenses in Lieu of Eyeglasses (lenses/frames)
Elective	\$150.00 (less any network fitting/evaluation fee)
Necessary	\$210.00

4. **All employees hired at any time**

- a. All currently active employees hired at any time are eligible to participate in these District-sponsored health and welfare plans:
- Choice of either a PPO medical plan or a prepaid health plan (Kaiser), includes eligible dependents, spouse or domestic partner.
  - Dental plan through the Delta Dental Insurance or United Healthcare Dental or such other plan that provides equivalent benefits, includes eligible dependents, spouse and domestic partners
  - Life and Accidental Death and Dismemberment Plan
  - Long Term Disability Plan
  - Flexible Benefits Plan
  - Commuter Expense Plan
- b. Employees may at their own expense purchase additional life and/or disability insurance.

**F. Dental Insurance** or such other plan that provides equivalent benefits.

**G. Life Insurance** - District paid.

**H. Long-Term Disability Insurance** - All Long Term Disability plans shall be contractually arranged by the District and said contracts are hereby made a part of this agreement.

Instead of a benefit level of 75% of pre-disability earnings, which is taxable like any other income, the benefit level decreases to 60% of pre-disability earnings, which is not taxed.

This means the actual monthly cost for each employee will be added to his/her gross income, but then in the same paycheck that amount will be deducted for Long Term Disability (making it cost neutral for the employee.)

**I. Vision Benefit**

At no cost to the District, a vision benefit will be provided under the PPO plan.

Under the plan, the plan participant can go to a licensed practitioner for a visual examination. If this practitioner prescribed corrective lenses, then there is a vision hardware benefit available. It is offered on an in and out-of-network basis.

In-network: Plan pays 100% up to a \$120 retail allowance for frames (or \$50 wholesale). One pair of standard single vision or standard multi-focal lenses is covered-in-full. Contact lenses are in lieu of frames and lenses benefit. Contacts are covered up to four (4) boxes if disposable lenses or a \$150 allowance (the