

**SAINT PAUL FEDERATION OF EDUCATORS  
PROPOSAL #11  
OCTOBER 12, 2023**

**Licensed Contract  
Insurance**

**ARTICLE 10. TEACHER BENEFITS  
SECTION 1. HEALTH AND LIFE INSURANCE**

Subd. 1. Teachers who have been regularly employed in the District for more than 30 continuous days are eligible for benefits included in the insurance program for District employees. This will occur 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, and any supplemental or replacement program required to provide benefits described in Subd. 2 through 7 of this section. Insurance benefits provided eligible teachers include hospital, surgical, medical, major medical, and life insurance coverage. Detailed descriptions of coverage, options, procedures, and eligibility requirements are provided in a pamphlet prepared for that purpose. A teacher whose spouse is also employed by the District may have single coverage premium contribution for health/hospitalization or may have family coverage premium contribution if his/her spouse waives coverage under any other labor contract in this District or may elect to waive this coverage and premium contribution in favor of the spouse's coverage and premium contribution.

A teacher whose spouse is also employed by the District may have single coverage premium contribution for health/hospitalization or may have family coverage premium contribution if his/her spouse waives coverage under any other labor contract in this District or may elect to waive this coverage and premium contribution in favor of the spouse's coverage and premium contribution. **A teacher who waives single coverage because their spouse elects single plus one or family coverage will still maintain their right to their single contribution dollar amount in 3.2.**

Current Minnesota legislation does not allow the District to offer insurance coverage for domestic partners. If legislative authority is granted, the District will offer coverage to eligible domestic partners no later than the open enrollment period following the legislative change.

Subd. 2. Health Maintenance Organization

Employees and/or retirees selecting a plan offered by a Health Maintenance Organization (HMO) agree to accept any changes in benefits which the specific HMO implements.

Subd. 3. Cafeteria Benefits Plan

3.1 Effective January 1, 1999, employee benefits will be offered to eligible employees through a Cafeteria Plan qualified under IRS Codes §105, §125, and §129. The cafeteria plan will contain a core set of benefits. Enrollment in these core benefits is required in order to participate in the cafeteria plan and receive any Employer contributions. Additional optional benefits are offered allowing employees to select benefits that meet their individual needs.

3.2 Cafeteria Plan Credits: Employees who qualify for coverage can receive two types of cafeteria credits:

3.2.1 Credits Earned from Attendance Incentive Plan: Teachers can annually earn up to \$600 in credits from participation in the Attendance Incentive Plan (See Article 11, Section 2). These credits may be used only to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan.

3.2.2 District Contribution to Cafeteria Plan Credits: Eligible full-time teachers shall receive \$800 per month which they may spend in a District qualified cafeteria benefits plan. Any dollars remaining from this amount after enrollment in core and optional benefits will be returned to the employee as salary. Eligible full-time teachers with family or single-plus-one coverage shall receive \$1,100.

3.2.2.1 Effective January 1, 2023, each eligible full-time teacher with single coverage shall receive \$870 per month, which they may spend in a District qualified cafeteria benefits plan. Any dollars remaining from this amount after enrollment in core and optional benefits will be returned to the employee as salary. Eligible full-time teachers with family or single-plus-one coverage shall receive \$1,200 per month.

**3.2.2.1 Effective January 1, 2024, each eligible full-time teacher with single coverage shall receive \$957 per month, which they may spend in a District qualified cafeteria benefits plan. Any dollars remaining from this amount after enrollment in core and optional benefits will be returned to the employee as salary. Eligible full-time teachers with family or single-plus-one coverage shall receive \$1,375 per month.**

**Effective January 1, 2025:**

**Single Coverage HSA Compatible Plan**

**For each eligible full-time teacher selecting single coverage in a HSA compatible plan, the district shall contribute 100% of the premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the teacher to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.**

**Single Coverage Non-High Deductible HSA Compatible Plan**

**For each eligible full-time employee selecting single coverage in a non HSA compatible plan, the district shall contribute the dollar amount equal to the cost of the HSA compatible plan premium plus the equivalent cost of the dental, life with AD&D, long term disability benefits to their district qualified cafeteria plan. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the teacher to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.**

**Single Plus One Coverage HSA Compatible Plan**

For each eligible full-time employee selecting single plus one in a HSA compatible plan, the district shall contribute 80% of the premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the teacher to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

**Single Plus One Coverage Non-High Deductible HSA Compatible Plan**

For each eligible full-time employee selecting single-plus-one coverage in a non HSA compatible plan, the district shall contribute the dollar amount equal to 80% of the cost of the HSA compatible plan premium plus the equivalent cost of the dental, life with AD&D, long term disability benefits to their district qualified cafeteria plan. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the teacher to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

**Family Coverage HSA Compatible Plan**

For each eligible full-time employee selecting family coverage in a HSA compatible plan, the district shall contribute 80% of the premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the teacher to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

**Family Coverage Non-High Deductible HSA Compatible Plan**

**For each eligible full-time teacher selecting family coverage in a non HSA compatible plan, the district shall contribute the dollar amount equal to 80% of the cost of the HSA compatible plan premium plus the equivalent cost of the dental, life with AD&D, long term disability benefits to their district qualified cafeteria plan. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the teacher to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.**

3.2.3 If the cost of benefits selected by the employee exceeds the amount of credits an employee receives from 3.2.1 and 3.2.2 above, that cost shall be paid by the employee through payroll deduction.

3.3 A teacher who is insured as a dependent through the medical and/or dental insurance coverage provided by Saint Paul Public Schools may elect to waive the employee medical and/or dental insurance coverage in the core set of benefits. This is the sole exception where the employee may elect not to enroll in the full core of benefits.

**3.4 Employees who wish to maintain their current benefits from year to year will automatically be re-enrolled and not required to participate in active enrollment.**

**Subd. 4. Teacher Eligibility for Cafeteria Plan Credits**

4.1 Full-time employees: Full-time employees shall receive the District contribution stated in 3.2.2 above.

4.1.1 Full-time employment is defined as appearing on the payroll for at least 95% time.

4.2 Part-time employees employed or assigned to part-time before January 1, 1990. For the purpose of this Subd., part-time employment is defined as appearing on the payroll at least 50% time, but less than 94% time.

4.2.1 Part-time employees employed or assigned to part-time before January 1, 1990, and who have been continuously employed part-time shall receive the District contribution for full-time employees stated in 3.2.2

above. Any part-time employee covered by this provision who leaves part-time and then later returns to part-time shall be covered under the provisions of 4.3 for benefits.

4.3 Part-time employees employed or assigned to part-time after January 1, 1990. For the purpose of this Subd., part-time employment is defined as appearing on the payroll at least 50% time, but less than 94% time. Part-time employees shall receive the prorated District contribution to Cafeteria Plan credits stated in 3.2.2 above as follows:

4.3.1 For each eligible teacher covered by this Agreement who is employed part-time or assigned to part-time after January 1, 1990, and who selects the core set of benefits in the Cafeteria Plan, the District agrees to contribute a prorated amount rounded to the nearest 10% level of the amount contributed for full-time employees specified in 3.2.2. That is, part-time employees working 50-54% time would be granted 50% contribution; part-time employees working 55-64% time would be granted 60% contribution, and so on.

Subd. 5. A teacher whose resignation is effective at the end of the school year will continue to receive the District's monthly contribution toward health insurance for July and August provided that the teacher ~~provides a written resignation by March 1,~~ maintains active employment status until the end of the school year, worked a minimum of 100 days in the school year, and elects COBRA continuation of coverage. A probationary teacher who is non-renewed at the end of a school year and who elects COBRA continuation of health insurance will receive the District's contribution for health insurance for July and August following termination.

Subd. 6. Eligible teachers on non-compensatory leave may elect to continue all or part of medical, dental or life insurance coverages for a period up to one (1) year provided, however, that the Board shall not contribute to the cost of such coverage until the teacher returns to active service in the District.

If a teacher declines to continue his/her insurance coverages on a self-paid basis during a period of non-compensatory leave, that teacher shall not be required to repeat the waiting periods for restoration of insurance premium contribution by the Employer after his/her return from leave, so long as the teacher's period of non-compensatory leave does not exceed one year. The teacher who returns to active service within a year or less of non-compensatory leave shall be reinstated for coverage and employer-paid premium contribution as soon as procedures allow.

Subd. 7. A teacher who is employed on a regular contract after a period of assignment in long-term substitute service or acting incumbent substitute service and whose regular contract is made effective retroactive to the date of beginning the substitute assignment shall have time worked which is included in the retroactive effective date of the contract counted toward the waiting periods for insurance coverages. No insurance coverage shall have any retroactive effective date; however, if the retroactive effective date of the teacher's contract fulfills any waiting period(s), then that coverage shall be initiated as soon as District procedures allow.

**Subd. 8. Health Savings Account (HSA) District Contribution**

**For employees enrolled in a HSA compatible Health Plan, the district shall establish a Health Saving Account and contribute the maximum HSA contribution amounts as identified by the Internal Revenue Service for single, employee plus 1 or family. The contributions shall be paid on the first day of active insurance coverage for new employees and the first pay period of the contract year for returning employees each year of employment. The district shall pay all administrative fees associated with the HSA.**

## **SCSP Contract Insurance**

### ARTICLE 10. EMPLOYEE BENEFITS

#### SECTION 1. HEALTH AND LIFE INSURANCE

Subd. 1. Employees who have been regularly employed in the District for more than thirty (30) continuous days are eligible for benefits included in the insurance program for District employees. This will occur 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 and any supplemental or replacement program required to provide benefits described in the Subd. of this Section. Insurance benefits provided eligible employees include hospital, surgical, medical, major medical, dental, long-term disability, and life insurance coverage. Detailed descriptions of coverages, options, procedures, and eligibility requirements are provided in a pamphlet prepared for that purpose.

#### Subd. 2. Health Maintenance Organization

Employees and or retirees selecting a plan offered by a Health Maintenance Organization (HMO) agree to accept any changes in benefits which the specific HMO implements.

#### Subd. 3. Eligible Employees

3.1 Full-Time Status. For the purpose of this Section, full-time employment is defined as appearing on the payroll regularly at least thirty (30) hours per week or at least sixty (60) hours per pay period.

3.2 Half-Time Status. For the purpose of this Section, half-time employment is defined as appearing on the payroll regularly at least twenty (20) hours but less than thirty (30) hours per week or at least forty (40) hours but less than sixty (60) hours per pay period.

#### Subd. 4. Cafeteria Benefits Plan

4.1 Effective January 1, 1999, employee benefits will be offered to eligible employees through a Cafeteria Plan qualified under IRS Codes §105, §125, and §129. The Cafeteria Plan will contain a core set of benefits. Enrollment in these core benefits is required in order to participate in the Cafeteria Plan and receive



any Employer contributions. Additional optional benefits are offered allowing employees to select benefits that meet their individual needs.

4.2 Contribution to Cafeteria Plan Credits: Each eligible full-time employee with single coverage shall receive \$824 per month which may be spent in a District-qualified cafeteria benefits plan. Each eligible full-time employee with family or single+1 coverage shall receive \$1,104 per month which they may spend in a District-qualified cafeteria benefits plan. Any dollars remaining from this amount after enrollment in core and optional benefits will be returned to the employee as salary.

4.2.1 Effective January 1, 2023, each eligible full-time employee with single coverage shall receive \$870 per month which may be spent in a District-qualified cafeteria benefits plan. Each eligible full-time employee with family or single+1 coverage shall receive \$1,200 per month.

4.2.2. **Effective January 1, 2024, each eligible full-time employee with single coverage shall receive \$957 per month, which they may spend in a District qualified cafeteria benefits plan. Any dollars remaining from this amount after enrollment in core and optional benefits will be returned to the employee as salary. Eligible full-time employee with family or single-plus-one coverage shall receive \$1,375 per month.**

**Effective January 1, 2025:**

**Single Coverage HSA Compatible Plan**

**For each eligible full-time employee selecting single coverage in a HSA compatible plan, the district shall contribute 100% of the premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the employee to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.**

**Single Coverage Non-High Deductible HSA Compatible Plan**

**For each eligible full-time employee selecting single coverage in a non HSA compatible plan, the district shall contribute the dollar amount**

equal to the cost of the HSA compatible plan premium plus the equivalent cost of the dental, life with AD&D, long term disability benefits to their district qualified cafeteria plan. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the employee to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

#### **Single +1 Coverage HSA Compatible Plan**

For each eligible full-time employee selecting single plus coverage in a HSA compatible plan, the district shall contribute 80% of the premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the employee to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

#### **Single +1 Coverage Non-High Deductible HSA Compatible Plan**

For each eligible full-time employee selecting single plus one coverage in a non-HSA compatible plan, the district shall contribute the dollar amount equal to 80% of the cost of the HSA compatible plan premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the employee to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

#### **Family Coverage HSA Compatible Plan**

For each eligible full-time employee selecting family coverage in a HSA compatible plan, the district shall contribute 80% of the premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar

amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the employee to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

**Family Coverage Non-High Deductible HSA Compatible Plan**

For each eligible full-time employee selecting family coverage in a non-HSA compatible plan, the district shall contribute the dollar amount equal to 80% of the cost of the HSA compatible plan premium for core required benefits (health, dental, life with AD&D, long term disability) each month. The district shall also contribute a dollar amount equal to 5% of the single coverage HSA compatible plan premium per month to each employee which they may spend in a District qualified cafeteria benefits plan. Any unspent portion of the district contribution will be used by the employee to purchase core cafeteria plan benefits or other qualified items contained in the Cafeteria Plan, including as cash.

4.2.2 Eligible part-time employees shall receive one-half the monthly amount of District contribution provided to full-time employees which may be spent in a District- qualified cafeteria benefits plan.

4.2.3 If the cost of benefits selected by the employee exceeds the amount of credits an employee receives from 4.2, and 4.2.1, above, that cost shall be paid by the employee through payroll deduction.

4.3 An employee who is insured as a dependent through the medical (dental) insurance coverage provided by Saint Paul Public Schools may elect to waive the employee medical (dental) insurance coverage in the core set of benefits. This is the sole exception where the employee may elect not to enroll in the full core of benefits.

**4.4 Employees who wish to maintain their current benefits from year to year will automatically be re-enrolled and not required to participate in active enrollment.**

Subd.5. Domestic Partners.

Current Minnesota legislation does not allow the District to offer insurance coverage for domestic partners. If legislative authority is granted, the District will offer coverage to eligible domestic partners no later than the open enrollment period following the legislative change.

**Subd. 6. Health Savings Account (HSA) District Contribution**

**For employees enrolled in a HSA compatible Health Plan, the district shall establish a Health Saving Account and contribute the maximum HSA contribution amounts as identified by the Internal Revenue Service for single, employee plus 1 or family. The contributions shall be paid on the first day of active insurance coverage for new employees and the first pay period of the contract year for returning employees each year of employment. The district shall pay all administrative fees associated with the HSA.**

## EA Contract Insurance

### 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 for District premium contribution for insurances described herein.

**12.1.3 Open Enrollment. Employees who wish to maintain their current benefits from year to year will automatically be re-enrolled and not required to participate in active enrollment.**

#### 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. **Effective 1-1-25.** The Employer agrees to contribute up to \$40 per month to the **100% of the monthly** premium cost for **single or family** 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 1-1-18			
	Monthly District Contribution			
	Single	Family	Dental	Life Insurance
60-75 Hours	\$635	\$1295	\$40	\$50,000
40 hours, but less than 60 hours	\$325	\$660		\$10,000

Employees regularly assigned to work a biweekly minimum of:	Effective 1-1-2023			
	Monthly District Contribution			
	Single	Family	Dental	Life Insurance
60-75 Hours	\$675	\$1355	\$40	\$50,000
40 hours, but less than 60 hours	\$345	\$685		\$50,000

<b>Employees regularly assigned to work a biweekly minimum of:</b>	<b>Effective 1-1-2024</b>			
	<b>Monthly District Contribution</b>			
	<b>Single</b>	<b>Family</b>	<b>Dental</b>	<b>Life Insurance</b>
<b>60-75 Hours</b>	<b>\$743</b>	<b>\$1490</b>	<b>\$40</b>	<b>\$50,000</b>
<b>40 hours, but less than 60 hours</b>	<b>\$372</b>	<b>\$745</b>		<b>\$50,000</b>

**Effective 1-1-2025:**

**Single Coverage HSA Compatible Plan**

For employees regularly assigned to work a biweekly minimum of 60 hours, the district shall contribute 100% of the premium for health insurance each month for employees selecting single coverage in an HSA Compatible Plan. For employees regularly assigned to work a biweekly minimum of 40 hours, but less than 60 hours, the district shall contribute 50% of the premium for health insurance each month for employees selecting single coverage.

**Single Coverage Non-High Deductible HSA Compatible Plan**

For employees regularly assigned to work a biweekly minimum of 60 hours, the district shall contribute the dollar amount equal to the cost of the HSA compatible plan premium for employees selecting single coverage in a non-high deductible HSA compatible plan. For employees regularly assigned to work a biweekly minimum of 40 hours, but less than 60 hours, the district shall contribute the dollar amount equal to 50% of the cost of the HSA compatible plan premium contribution for health insurance each month for employees selecting single coverage.

**Single +1 Coverage HSA Compatible Plan**

For employees regularly assigned to work a biweekly minimum of 60 hours, the district shall contribute 85% of the premium for health insurance each month for employees selecting single +1 coverage in an HSA Compatible Plan. For employees regularly assigned to work a biweekly minimum of 40 hours, but less than 60 hours, the district

shall contribute 50% of the premium for health insurance each month for employees selecting single +1 coverage.

**Single+1 Coverage Non-High Deductible HSA Compatible Plan**

For employees regularly assigned to work a biweekly minimum of 60 hours selecting single +1 coverage in a non-high deductible HSA compatible plan, the district shall contribute the dollar amount equal to the cost of the HSA compatible plan premium of the premium for health insurance each month. For employees regularly assigned to work a biweekly minimum of 40 hours, but less than 60 hours, the district shall contribute the dollar amount equal to 50% of the cost of the HSA compatible plan premium contribution for health insurance each month for employees selecting single +1 coverage.

**Family Coverage HSA Compatible Plan**

For employees regularly assigned to work a biweekly minimum of 60 hours and selecting family coverage, the district shall contribute 85% of the premium for health insurance each month for employees selecting family coverage in an HSA Compatible Plan. For employees regularly assigned to work a biweekly minimum of 40 hours, but less than 60 hours, the district shall contribute 50% of the premium for health insurance each month for employees selecting family coverage.

**Family Coverage Non-High Deductible HSA Compatible Plan**

For employees regularly assigned to work a biweekly minimum of 60 hours selecting family coverage in a non-high deductible HSA compatible plan, the district shall contribute the dollar amount equal to 85% of the the cost of the HSA compatible plan premium for health insurance each month. For employees regularly assigned to work a biweekly minimum of 40 hours, but less than 60 hours, the district shall contribute the dollar amount equal to 50% of the cost of the HSA compatible plan premium contribution for health insurance each month for employees selecting family coverage.

**Life Insurance.** The District shall pay the premiums for \$50,000 of life insurance coverage for each EA.

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.

**12.3.4 Health Savings Account (HSA) District Contribution. For employees enrolled in a HSA compatible Health Plan, the district shall establish a Health Saving Account and contribute the maximum HSA contribution amounts as identified by the Internal Revenue Service for single, employee plus 1 or family. The contributions shall be paid on the first day of active insurance coverage for new employees and the first pay period of the contract year for returning employees each year of employment. The district shall pay all administrative fees associated with the HSA.**