

ARTICLE VI BENEFITS

Section 6.1 Health Coverage

- a. Each full-time educator will be eligible to participate in the Williamson County self-insurance medical/dental plan.
- b. Any full-time educator who desires to decline the health plan may select an in-hospital indemnity plan provided by the Board instead of a health plan.
- c. Any full-time educator may purchase an additional amount of coverage for the immediate family equal to that provided by the Board for a full-time educator.

Section 6.2 Life Insurance

- a. The Board will provide an amount of group term life insurance of \$30,000 for each full-time educator.
- b. The full-time educator group term life insurance program provided by the Board will include a double indemnity clause for accidental death and dismemberment.
- c. Any full-time educator may purchase additional life insurance coverage from plans approved by the Board at personal expense through payroll deduction.

Section 6.3 Dental Coverage

- a. Each full-time educator will be eligible for a Board-approved dental plan.
- b. Any full-time educator may purchase an additional amount of dental coverage for immediate family equal to that provided by the Board for a full-time educator.

Section 6.4 Disability Coverage

Each full-time educator will be eligible for a Board-approved disability plan pending funding.

Section 6.5 Description

- a. The Board shall provide each full-time educator a description of the coverage provided above within 10 days of the beginning of the school year or date of employment. The description of conditions and limits of coverage as provided shall be delivered in clear and concise language.
- b. The Educator Benefits Advisory Committee may consider various options for employee insurance plans that will be at least equivalent, as determined by the recommendation of the Benefits Advisory Committee, to those provided by the state

for educators and to those provided for county employees. The recommendation for changes shall be subject to approval by the Board.

Section 6.6 Funding

- a. Educators that select individual medical and dental coverage shall pay no premium.
- b. Educators that select dependent medical and dental coverage shall pay 20% of the funded premium. Dependent coverage shall include rates for each of the following: employee + one, employee with more than one (family).
- c. Retired educators who meet the county service requirements of at least 10 consecutive years of employment in WCS, who select medical and dental coverage and who receive TCRS retirement benefits shall pay 20% of the established premium. Retiring educators who meet the county service requirements as outlined in 6.7 b, and who receive TCRS retirement benefits and select medical and dental coverage, shall pay 20% of the established premium. They may also continue life insurance in the amount of \$15,000 by paying the full premium.
- a. Educators eligible for COBRA coverage shall pay the full premium plus plan administration cost of 2%.
- b. Dependent coverage will be payroll deducted in equal semi-monthly installments from the salaries of those full time educators who select the coverage.
- c. If two members of a family are covered by the health and dental plan of the board, the dollar amount of both premiums may be applied to the family premium.
- d. A spousal surcharge of \$100 per month will be charged to employees hired after July 1, 2007 and re-enrollees that participate in the Williamson County medical/dental plan and whose spouses are eligible for, but reject, such insurances through their own employer.

Section 6.7 Continuation

- a. Full-time educators on approved non-paid leave will have the option to continue the dental, disability, health, and life coverage by paying the premium to the Williamson County Self-Insurance Fund (WCSIF) within the first 5 days of the calendar month of coverage.
- b. Retiring educators, hired before July 1, 2009, who meet the county service requirements of at least 10 consecutive years of full time employment with Williamson County, and are at least 55 years of age, or who have 30 consecutive years of full time employment in Williamson County, regardless of age, have the option to continue health, dental and life insurance (\$15,000--employee pays the full premium) until age 65 by paying the premium to the WCSIF within the first 5

days of the calendar month of coverage. After becoming Medicare eligible, retired educators may continue paying 20% of the established health premium, but coverage will be secondary to Medicare.

- c. Full-time educators may, upon resignation or termination, have the right to continue the health and dental coverage up to 18 months, by paying the premium and plan administration cost of 2% to the WCSIF, within the first 5 days of the calendar month of coverage (COBRA).

Section 6.8 Employee Tuition Rates

The out of county tuition rate for employees children shall be set at \$ 3471.00 for the 2010-2011 school year.