



1 **UNPAID LEAVE**

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3 Employees on District-approved, nonpaid leave of absence, or retired employees, may  
4 elect to continue the coverage for themselves and dependents. Premiums required for  
5 coverage must be paid in advance either annually, semi-annually, or quarterly.  
6

7 **DURATION OF BENEFITS**

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9 Should an employee's employment terminate following the last day of the school year  
10 and before the commencement of the ensuing school year, such employee shall be  
11 entitled to continue to be covered under the health, dental, and vision care plan until  
12 August 31 of the ensuing school year.  
13

14 **HALF-TIME TEACHERS**

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16 Half-time teachers shall receive the basic insurance package. Teachers who are  
17 working less than 50% of the full-time equivalent are not eligible for benefits, except:  
18

- 19 1. Employees who transfer from a position of 50% or more of the full-time equivalent to  
20 less than 50% of the full-time equivalent may continue coverage on the benefits plan  
21 on an employee-pay-all basis until the later of:  
22  
23 (a) The August 31 following the date of the reduced service, or  
24  
25 (b) The end of the month three months following the date of the reduced service.  
26
- 27 2. Employees who are covered under the benefits plan on a leave of absence status,  
28 who return to work in a position of less than 50% of the full-time equivalent may  
29 continue coverage on the benefits plan on an employee-pay-all basis for the same  
30 duration as Paragraph 1 above.  
31
- 32 3. Employees may elect to continue the coverage for themselves and dependents by  
33 submitting the annual premium in advance to the Payroll Department of the Poway  
34 Unified School District or by arranging for payroll deductions.  
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36 **HOURLY TEACHERS**

37  
38 Hourly unit members working over 50% of a full-time teacher shall receive the basic  
39 insurance package. Unit members will receive Two thousand fifty dollars of  
40 discretionary funds in the following manner:  
41

- 42 a. 55%-64% assignment will receive \$410 (20%) of discretionary funds per year.
- 43 b. 65%-74% assignment will receive \$820 (40%) of discretionary funds per year.
- 44 c. 75%-84% assignment will receive \$1230 (60%) of discretionary funds per year.
- 45 d. 85%-94% assignment will receive \$1640 (80%) of discretionary funds per year.
- 46 e. 95%-100% assignment will receive \$2050 (100%) of discretionary funds per  
47 year.  
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1 **SHARED CONTRACTS**

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3 In a shared contract, two teachers share one single full-time contracted position.

4  
5 Each teacher will receive health and welfare benefits as outlined below:

- 6  
7 1. Teacher A and Teacher B each working fifty (50) percent of the time both semesters:  
8 The District will contribute the amount toward one basic insurance package. Each  
9 teacher will be required to make an additional pro-rata contribution for any coverage  
10 for costs exceeding the one basic package.  
11  
12 2. Teacher A teaching more than fifty (50) percent both semesters, Teacher B teaching  
13 less than fifty (50) percent both semesters: Teacher A receives a full contribution for  
14 the entire year. Teacher B receives no District contribution but may purchase  
15 coverage as per the collective bargaining agreement.  
16  
17 3. Teacher A teaching first semester, Teacher B teaching second semester: Teacher A  
18 will receive a full District contribution and receive coverage from the first teacher  
19 workday of the year that the teacher works through the end of the month of the first  
20 teacher workday of the first semester. Teacher B will receive a full District  
21 contribution and receive coverage from the first teacher workday that the teacher  
22 works through August 31 of that year.  
23  
24 4. Teacher A and Teacher B each working fifty (50) percent of the time both semesters:  
25 Teacher B elects for no District-paid insurance coverage (covered by spouse under  
26 the same conditions as employees opting out of coverage,) Teacher A will be  
27 provided the entire basic insurance package. Teacher A will be required to make  
28 additional contributions for any coverage, including dependent coverage, exceeding  
29 the basic insurance package. Should Teacher B exercise the option for his or her  
30 proportion of the District-paid insurance coverage for a shared contract, Teacher A  
31 will need to make additional contributions as specified in this Agreement.  
32  
33 5. The district will contribute the amount toward one basic insurance package. In a  
34 shared contract, Teacher A and Teacher B may elect to split complete components  
35 of the package. The teachers may elect to take any or all of the components, but  
36 may not split the components into parts.  
37

38 **HEALTH AND WELFARE BENEFITS FOR RETIRED TEACHERS**

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40 Unit members with ten years of benefited eligible district service or more in the  
41 bargaining unit will receive the equivalent of the cost of least expensive medical, dental  
42 and vision coverage for use toward Health and Welfare premiums from the time of  
43 STRS/PERS retirement from the District until age 65. Unit members with ten years of  
44 benefited eligible service who separate from the District and continue their insurance  
45 coverage by submitting the premium under the terms of COBRA are eligible for this  
46 benefit upon their retirement from STRS/PERS within 12 months of separation from the  
47 District, provided that their insurance coverage is continuous. All monies paid by the  
48 District must be used for medical, dental or vision coverage; no other benefits are

1 covered. Unit members selecting a more expensive medical plan will pay the difference  
2 in premium costs. Teachers moving out of the area will receive the same dollar amount  
3 for use toward Health and Welfare premiums only. Any unused monies remain with the  
4 District. Unit members who receive STRS Disability Allowance under Options A or B  
5 and meet the requirements listed above will qualify for these benefits upon STRS  
6 notification to the District.

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8 **CONDITIONS OF HEALTH AND WELFARE BENEFITS**

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10 For the duration of this contract, there shall be no change in the basic plans, unless by  
11 mutual consent.

12  
13 For the duration of this contract, the District guarantees no decrease in coverage.

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15 **BENEFITS "OPT-OUT"**

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17 Unit members who provide proof of other medical coverage may Opt-Out of the District  
18 Basic Insurance package. Proof of other medical and dental coverage is required. Unit  
19 members who Opt-Out must enroll in the District sponsored standard life insurance  
20 coverage.

21  
22 Units members wishing to enroll in dental or vision coverage for themselves and/or their  
23 dependents may do so. Premiums will be deducted from the employee "cash to  
24 warrant" funds described below.

25  
26 Effective July 1, 2007, unit members electing to Opt-Out of the District basic insurance  
27 package will receive \$1,250 annually (\$125.00 tenthly) as cash to warrant.