

# College-Wide Benefits Committee <br> Minutes of the Meeting <br> September 16, 2014 

I. Call to Order

The meeting was called to order at $3: 30 \mathrm{pm}$.
II. Committee Members

| CSEA | Faculty Association | Management Association |
| :--- | :--- | :--- |
| Barton, Willis | Fran Chandler, Co-Chair | Marcy Wade, Co-Chair |
| Lauer, LeRoy | Sinclair, Linda | Lee-Lewis, Sherri |
| Rojas, Anna | Zehr, David | Vasquez, Al |

Guests: Charlie Yen (on behalf of Management Association)
Peter Morse (on behalf of Faculty Association)

Resource Staff: Laurie Heyman, Recording Staff Assistant Lugina Rogers, HR Analyst-Leaves\& Benefits
III. Review and Approval of Minutes from Prior Meeting

Minutes of May 22, 2014.
Motion to Approve: Al Vasquez
Seconded: LeRoy Lauer
Note: Handouts from meeting to be included in minutes
Aye: 9
No: 0
Abstain: 0

## IV. Old Business

1. Review of Mission Statement.

## V. New Business

1. Nominate new co-chair: Fran Chandler re-nominated.

Motion to Approve: Willis Barton
Seconded: Anna Rojas
Aye: 8
No: 0
Abstain: 1
Fran Chandler continues as co-chair.
2. Benefits Discussion
a. Health Benefits Open Enrollment -FT (Sept. 15-Oct. 10, 2014) \& PT (Sept. 15Sept. 23)
b. American Fidelity Section 125 Open Enrollment (Oct. 13-Oct. 30, 2014)
c. CalPERS Dependent Eligibility Audit (Dec. 2014-Feb. 2015)
3. Research Request by Faculty Association:
a. Richer dental plan that significantly increases the annual $\$ 1,500$ maximum coverage
b. Health plans (HMO \& PPO) for part-time faculty outside of PERS and Kaiser
VI. Proposed Meeting Schedule
a. Oct. 28, 2014 2:00-3:30 pm HSS 301 (Confirmed)
b. Nov. 18, 2014 2:00-3:30 pm BUS 111 (Confirmed)
c. Dec. 16, 2014 1:00-2:30pm BUS 111 (Unconfirmed)
VII. Adjournment

Meeting adjourned at 4:32 pm.

Approved by College-wide Benefits Committee 10/28/2014


College-Wide Benefits Committee
Tuesday, September 16, 2014
3:30pm-4:30pm
BUS 111

## HANDOUTS

1. Mission Statement: MOU January 11, 2005
2. CSEA-SMC Agreement July 1, 2012-June 30, 2015, Art. 12.11
3. FA-SMC Agreement August 20, 2013-August 22, 2016, Art. 10.17
4. FA request for FY 2014-2015 study items
5. 2015 Open Enrollment Information
6. CalPERS Medical Plans 2015 Premium Rates - Active Employees

January 11, 2005

## Memorandum of Understanding

The Santa Monica Community College District ("District" or "administration"), the Santa Monica College Faculty Association ("Faculty Association") and the California School Employees Association, Chapter 36 ("CSEA") hereby agree to creation of a joint Collegewide Benefits Committee as provided below:

## I. Structure:

The committee will be composed of nine voting members and one or more resource person(s). Three members will be selected from the three constituent groups: the Faculty Association, CSEA, administration. Each constituent group selects their representatives. Each member has one vote; the resource person(s) has no voting privilege

A quorum is defined as seven of the nine voting member including at least one of the co-chairs
The committee will have 2 co-chairs from 2 different groups. The co-chairs may not be from the same constituent groups. The committee will elect the co-chairs. For any motion and or proposal to be adopted by the committee, it must have $2 / 3+1$ affirmative votes of the voting members present at a committee meeting where a quorum is present. For the committee to take a vote a quorum must be present.

The committee may meet as frequently as deemed appropriate by the members of the committee but will meet at least once per month. Release time shall be provided for members of the committee for the time in which the committee is meeting.

## 11. Mission:

The role of the committee is to contain the cost of the District's health benefits program while maintaining the quality of the benefits available to the employees, retirees, and eligible dependents.

The committee shall have the authority to:

1. Review the District's health benefits program and recommend to the District and the respective bargaining units any changes to the current program's benefits necessary to contain costs while maintaining the quality of the benefits available to employees, retirees, and eligible dependents.
2. Recommend the selection or replacement of a benefits consultant to: a. assist the committee in evaluating and recommending health benefit plans and b . represent the Collegewide Benefits Committee in obtaining information and quotes from various health care providers or consortiums.
3. Evaluate and recommend a benefit plan provider(s).
4. Review and make recommendations regarding communications to faculty and staff regarding the health benefits program and their use of health care services under it.
5. Review and make recommendations regarding benefit booklets, descriptive literature, and enrollment forms.
6. Study recurring enrollee concems and make recommendations for their resolution.
7. Participate in an annual review of the effectiveness of the health benefits program.

The District will make available to the committee all relevant District financial information and any other relevant and non-privileged/confidential information that the committee may need.

The committee shall submit its recommendation(s) to the parties no later than two (2) weeks from the date that PERS releases its rates for 2006. In the event that the committee makes no recommendation(s) or fails to submit its recommendation(s) by the deadline set forth above, the issue of health benefits shall solely be addressed in negotiations between the respective parties.

## III. Negotiations

During the period of time prior to the committee submitting its recommendation(s), there shall be no negotiations between the parties on anything contained in Article 10 and the status quo as set out in Article 10 shall be maintained. Article 10 will be reopened for negotiation once the committee submits its recommendation(s).

Article 10 as used above shall be understood to mean Article 12 of the District-CSEA Agreement.

# AGREEMENT 

BETWEEN



## SANTA MONICA COMMUNITY COLLEGE DISTRICT



## CALIFORNIA

 SCHOOL EMPLOYEES ASSOCIATION = CHAPTER 36defined by the carrier. The benefit carriers for retired persons shall be the same as those provided to active employees.
12.10.2 Supplemental benefits shall not be provided unless the employee retires at age 55 or thereafter, and the employee has provided at least ten consecutive years of service to the District immediately preceding retirement.
12.10.3 As an early retirement benefit, employees who retire at or after the age of 55 years, and have at least ten (10) years of paid service with the District immediately prior to retirement may receive the supplementary benefit plan as stated above in section 12.3 until the retiree reaches his/her 65th birthday. For employees who retire prior to January 1, 2012, the District will continue to provide payment for PERSCare insurance plan for any retiree who had such coverage in effect in 2011. For employees with PERSCare coverage who retire on or after January 1, 2012, the District's contribution shall be limited to the premium for the highest nonPERSCare plan for like coverage.

All permanent employees assigned to a work schedule of at least twenty (20) hours per week shall be provided a fifty thousand dollar ( $\$ 50,000.00$ ) term life insurance policy. The District shall pay the cost of such a life insurance policy for all eligible employees while they are employed by the District. This benefit shall cease once an employee separates from employment with the District.
12.12.1 A District-wide committee shall be formed to review proposals from life insurance companies. CSEA shall have the right to appoint employees to this committee. The District reserves the right to make final selection of the life insurance company to provide this life insurance benefit.
12.13 Any unit member eligible to receive benefits enumerated in this article who can provide proof that he or she has health benefits through a non-District health insurance plan may elect to decline coverage by the District. Any full-time employee who declines coverage by the District shall be paid $\$ 2,000$ per year; any part-time employee who declines coverage by the District shall be paid a pro-rated amount calculated as set forth in Section 12.5. This money may be used for any purpose and will be taxable to the employee. This money will be paid one-half at the end of each semester in a lump sum payment. Once District health benefits are declined, no


Between
Santa Monica College Faculty Association \& Santa Monica Community College District

August 20, 2013 - August 22, 2016

The District will fully implement the provisions of Chapter 588, Statutes of 1999, pertaining to domestic partner enrollment under PERS health plans offered by the District. In addition, the District will permit domestic partners to enroll as dependents under any non PERS health plan (e.g. Kaiser) and Dental and Vision. For purposes of enrollment in non PERS health, dental and vision plans, the definition of domestic partner will be as established pursuant to Chapter 588, Statutes of 1999. Domestic partners will be eligible for any benefits in the retirement period to which spouses or surviving spouses are eligible under the provisions of this Agreement.

State Disability Insurance
Upon the affirmative vote of the part-time faculty, all part-time faculty shall participate in the California State Disability Insurance (SDI) program through payroll deductions. The SDI program shall be funded entirely through employee contributions with no financial impact on the District (other than the administrative cost of establishing the payroll deduction). In the event that a change occurs in the SDI program to require a contribution by the District, the Association and the District agree to re-open negotiations on this Section.

Part-time faculty employees shall be eligible for the following benefits upon the implementation of the SDI program:

State Disability Insurance (SDI): After the exhaustion of sick leave provided under Article 17, the part-time faculty employee shall be eligible to file with the Employee Development Department (EDD) for disability benefits in accordance with SDI filing dates and processes; and,

Paid Family Leave (PFL): Part-time faculty employees who must be absent from scheduled duties to care for a seriously ill child, spouse, parent, or registered domestic partner, or to bond with a new child shall be eligible to file with the Employee Development Department (EDD) for paid family leave benefits in accordance with SDI filing dates and timelines and definition of "serious health condition."

It shall be the responsibility of the part-time faculty employee to file for SDI benefits in accordance with EDD statutes and regulations, and the District shall have no responsibility for interpreting SDI regulations and timelines or ensuring that the part-time faculty employee acts in compliance with them. Questions about SDI coverage shall be directed to the Employment Development Department.

The Santa Monica Community College District ("District" or "administration"), the Santa Monica College Faculty Association ("Faculty Association") and the California School Employees Association, Chapter 36 ("CSEA") hereby agree to creation of a joint Collegewide Benefits Committee. The role of the committee is to contain the cost of the District's health benefits program while maintaining the quality of the benefits available to the employees, retirees, and
eligible dependents. Prior to commencing negotiations on anything contained in Article 10, the Benefits Committee shall be given an opportunity to make a recommendation on the subject matter. During the first week of the Fall or Spring semester, either party may request that the Benefits Committee make a recommendation on the subject matter. The Benefits Committee shall make a recommendation by the end of the semester following the semester in which the request is made. This deadline may be extended by one semester by agreement of the co-chairs of the Benefits Committee; the co-chairs shall agree to such an extension when reasonably necessary to allow the Benefits Committee to complete its work. In the event that a recommendation is not received within the required time period, either party may request negotiations on the subject matter. Nothing in this article is intended to allow either party to be able to reopen this article.

| From: | MOASSESSI_MITRA |
| :--- | :--- |
| Sent: | Tuesday, September 09, 2014 10:40 AM |
| To: | WADEMARCIA; CHANDLER_FRAN |
| Cc: | MORSE_PETER; HOTSINPILER_MATTHEW; WATTS_JANET |
| Subject: | Health benefits Committee study request |

Marcia Wade and Fran Chandler
Collegewide Benefits Committee Co-chairs

Pursuant to article 10.17 of the collective bargaining agreement, the Faculty Association herby requests that the benefits committee study the following items and prepare a recommendation on them.

1. A richer dental plan that significantly increases the annual $\$ 1500$ maximum coverage.
2. Health plans (HMO \&PPO) for our part-time faculty outside of Pers and Kaiser.

Please let me know if you need a hard copy of this request.

Thank you,
Mitra Moassessi
Faculty Association President

OPEN ENROLLMENT DATES:
CaIPERS Open Enrollment Dates:
Part-time Faculty Enrollment Dates:

Santa Monica Community College District Office of Human Resources 2015 Open Enrollment Information Benefits Committee Meeting - September 16, 2014

September 15 - October 10, 2014
September 15 - September 23, 2014

## COMMUNICATION:

## Academic Administrators, Board of Trustees, Classified Emplovees, Classified Managers, Confidential Emplovees, Full-time Faculty, Personnel Commissioners, Police Officers, \& Project Managers

- CalPERS Open Enrollment Packets were mailed out August 19-August 26, 2014. A health statement, rate sheet and newsletter were enclosed. Also, there is a postcard included in the packet, which can be used to request CaIPERS Health publications. The last day to request publications is September 18, 2014. You can also review all Open Enrollment information and publications at www.calpers.ca.gov.
- The Benefit Department will send an Open Enrollment Newsletter the first week of Open Enrollment regarding the changes for 2015. The newsletter will be mailed to the employee's home address.
- 2015 Open Enrollment information and enrollment forms will be available on the SMC HR Webpage beginning September 15, 2014. http://www.smc.edu/HumanResources/HumanResourcesDepartment/Pages/OpenEnrolllment.aspx


## Part-time Faculty

- Part-time Faculty who are eligible for health benefits will be notified via email by the Benefits Department next week on or around Tuesday, September $16^{\text {th }}$. The e-mail will provide enrollment instructions for newly eligible part-time faculty, as well as Open Enrollment information for continuing part-time faculty.


## 2015 PLAN CHANGES AND INFORMTION

- Maximum Out-of Pocket Limits for the PPO Plans will increase to:

| PLAN | 2014 Plan Year | 2015 Plan Year |
| :---: | :---: | :---: |
| PERSCare | $\$ 2,000$-Individual $/ \$ 4,000$-Family | $\$ 4,600$-Individual $/ \$ 9,200$-Family |
| PERS Choice | $\$ 3,000$-Individual $/ \$ 6,000$-Family | $\$ 4,600$-Individual $/ \$ 9,200$-Family |
| PERS Select | $\$ 3,000$-Individual $/ \$ 6,000$-Family | $\$ 4,600$-Individual $/ \$ 9,200$-Family |

CaIPERS
MEDICAL
PLANS

Also, the PPO plans have a $\$ 500.00-$ Individual $/ \$ 1,000$ Family Deductible.

- All CalPERS HMO health Plans will offer acupuncture and chiropractic benefits; 20 combined visits per calendar year.
- Blue Shield HMO plans will no longer require members to use its Center of Excellence for spinal and hip replacements, and it will eliminate the $\mathbf{\$ 2 5 0}$ outpatient hospital copay for upper endoscopies, colonoscopies, cataract surgeries and spinal injections.

Non-PERS
KAISER PLAN
(Part-time Faculty Only)

No Changes to the Non-PERS Kaiser Plan in 2015

Santa Monica Community College District Office of Human Resources<br>2015 Open Enrollment Information Benefits Committee Meeting - September 16, 2014



Employees who enroll in PERSCare must pay the difference between PERSCare and the second highest cost CalPERS medical plan. The second highest cost CaIPERS Medical Plan in 2015 is Anthem Blue Cross Traditional HMO.

2015 PERSCare Employee Contribution Rates:

| Coverage Level | Tenthly Payroll Deduction |
| :---: | :---: |
| Single | $\mathbf{\$ 1 8 . 5 9}$ |
| Two-party | $\mathbf{\$ 3 7 . 1 7}$ |
| Family | $\mathbf{\$ 4 8 . 3 4}$ |

```
DENTAL
PLANS
```

No Changes to Delta Dental PPO and HMO plans for 2015.

Frame allowance for in-network providers will increase from $\$ 120$ to $\mathbf{\$ 1 4 0}$ for wide selection of frames and $\$ 160$ for featured frame brands. This change will be effective October 1, 2014.

| SECTION 125 <br> FLEXIBLE SPENDING ACCOUNTS (American Fidelity) | - Open Enrollment Dates: <br> Full-time Employees: October 13 - October 30, 2014 <br> Part-time Faculty: November 4 - November 17, 2014 <br> - Flexible Spending Accounts (FSAs) allow employees to set aside pre-tax dollars for out-of-pocket medical expenses and/or dependent care cost into a Health Care FSA and/or Dependent Day Care FSA. <br> - Adding Flex Debit Card for employees: Employees will have the option to sign up for a flex debit card if they are enrolled in the Health Care FSA. A flex debit card gives employees direct access to their Health Care FSA funds. It allows employees to pay for eligible medical expenses with the flex debit card instead of paying out-of-pocket. <br> - Employees who wish to enroll in a FSA or continue for the 2015 plan year will need to meet with an American Fidelity representative. More information is forthcoming. <br> Important - Employees who are enrolled in a 2014 Health Care FSA account must submit all medical expenses to American Fidelity by December 31, 2014 for reimbursement. Unused funds up to $\$ 500$ will carry over into the 2015 plan year. There is no longer a grace period to submit claims for a Health Care FSA due to the carryover provision. |  |  |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

CalPERS
DEPENDENT
ELIGIBILTY
PROJECT

CaIPERS is conducting a Dependent Eligibility Verification project to ensure that all dependents enrolled in CaIPERS health plans meet the eligibility guidelines. The verification cycle for school agencies will be conducted from December 2014 - February 2015. Employees will have to provide documentation to verify that the dependent(s) enrolled in their plan are eligible for coverage. More details are forthcoming.

# Santa Monica Community College District <br> Office of Human Resources <br> 2015 Open Enrollment Information <br> Benefits Committee Meeting - September 16, 2014 

Under the contract provisions for the District-CSEA, District-SMCFA, District-SMCPOA, Classified Employees, Full-time Faculty, and Police Officers enrolled in non-District medical coverage may opt-out of the District's medical plans and receive a cash-in lieu benefit amount up to $\$ 2,000$ per year.

- Classified Employees, Full-time Faculty, and Police Officers who are currently participating in the Cash-in-Lieu Program will need to renew their declination during Open Enrollment.
- To enroll/renew in the Cash-in Lieu Program, employees will need to complete the SMC Open Enrollment form and provide proof of continuing health coverage (i.e. medical plan card).

Santa Monica Community College District
Office of Human Resources
2015 Premium Rates - Active Employees
Effective Date: January 1, 2015 - December 31, 2015

## CaIPERS MEDICAL PLANS (Los Angeles Area Region)

Academic Administrator, Board of Trustees, Classified Employees, Classified Managers, Confidential Employees, Full-time Faculty, Personnel Commissioners, \& Police Officers

| Plan Name |  | Coverage Level | Plan Code | Monthly Rate | Tenthly Rate | Tenthly EE Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $P$ <br> $P$ | PERSCare* | Single | 3261 | \$647.11 | \$776.53 | \$18.59 |
|  |  | Two-Party | 3262 | \$1,294.22 | \$1,553.06 | \$37.17 |
|  |  | Family | 3263 | \$1,682.49 | \$2,018.99 | \$48.34 |
|  | PERS Choice | Single | 3211 | \$585.18 | \$702.22 | \$0.00 |
|  |  | Two-Party | 3212 | \$1,170.36 | \$1,404.43 | \$0.00 |
|  |  | Family | 3213 | \$1,521.47 | \$1,825.76 | \$0.00 |
|  | PERS Select | Single | 0801 | \$576.49 | \$691.76 | \$0.00 |
|  |  | Two-Party | 0802 | \$1,152.98 | \$1,383.58 | \$0.00 |
|  |  | Family | 0803 | \$1,498.87 | \$1,798.64 | \$0.00 |
| $\begin{aligned} & \mathbf{H} \\ & \mathbf{M} \\ & \mathbf{O} \\ & \\ & \mathbf{P} \\ & \mathbf{L} \\ & \mathbf{A} \\ & \mathbf{N} \\ & \mathbf{S} \end{aligned}$ | Anthem Blue Cross Select | Single | 1441 | \$493.40 | \$592.08 | \$0.00 |
|  |  | Two-Party | 1442 | \$986.80 | \$1,184.16 | \$0.00 |
|  |  | Family | 1443 | \$1,282.84 | \$1,539.41 | \$0.00 |
|  | Anthem Blue Cross Traditional* | Single | 0621 | \$631.62 | \$757.94 | \$0.00 |
|  |  | Two-Party | 0622 | \$1,263.24 | \$1,515.89 | \$0.00 |
|  |  | Family | 0623 | \$1,642.21 | \$1,970.65 | \$0.00 |
|  | Blue Shield Access+ | Single | 3061 | \$517.87 | \$621.44 | \$0.00 |
|  |  | Two-Party | 3062 | \$1,035.74 | \$1,242.89 | \$0.00 |
|  |  | Family | 3063 | \$1,346.46 | \$1,615.75 | \$0.00 |
|  | Blue Shield NetValue | Single | 4131 | \$485.41 | \$582.49 | \$0.00 |
|  |  | Two-Party | 4132 | \$970.82 | \$1,164.98 | \$0.00 |
|  |  | Family | 4133 | \$1,262.07 | \$1,514.48 | \$0.00 |
|  | Health Net Salud y Más | Single | 4021 | \$430.71 | \$516.85 | \$0.00 |
|  |  | Two-Party | 4022 | \$861.42 | \$1,033.70 | \$0.00 |
|  |  | Family | 4023 | \$1,119.85 | \$1,343.82 | \$0.00 |
|  | Health Net SmartCare | Single | 4431 | \$568.47 | \$682.16 | \$0.00 |
|  |  | Two-Party | 4432 | \$1,136.94 | \$1,364.33 | \$0.00 |
|  |  | Family | 4433 | \$1,478.02 | \$1,773.62 | \$0.00 |
|  | Kaiser Permanente CA | Single | 4081 | \$521.18 | \$625.42 | \$0.00 |
|  |  | Two-Party | 4082 | \$1,042.36 | \$1,250.83 | \$0.00 |
|  |  | Family | 4083 | \$1,355.07 | \$1,626.08 | \$0.00 |
|  | United HealthCare Alliance | Single | 4281 | \$458.74 | \$550.49 | \$0.00 |
|  |  | Two-Party | 4282 | \$917.48 | \$1,100.98 | \$0.00 |
|  |  | Family | 4283 | \$1,192.72 | \$1,431.26 | \$0.00 |

- Full-time Employees ( $35+$ hrs/wk), the District pays $100 \%$ of the medical premium for the employee and eligible dependents.
- Part-time Employees ( $20-34$ hrs/wk) and Full-time Faculty working a reduced full-time load, the District contributes a pro-rated amount towards the employee and eligible dependents medical coverage based on the employee's Full-time Equivalency.
- Employees who enroll in PERSCare must pay the difference between PERSCare and the second highest CalPERS medical plan (Anthem
Blue Cross Traditional HMO).

Santa Monica Community College District Office of Human Resources<br>2015 Premium Rates - Active Employees<br>Effective Date: January 1, 2015 - December 31, 2015

| Non-PERS MEDICAL PLAN - KAISER PERNANENTE |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Adjunct Faculty \& Project Managers |  |  |  |  |  |
| Coverage Level | $\begin{aligned} & \text { Monthly } \\ & \text { Rate } \end{aligned}$ | Tenthly Rate | Tenthly EE Contribution | $\begin{aligned} & \text { Eighthly } \\ & \text { Rate } \end{aligned}$ | Eighthly EE Contribution |
| Single | \$577.49 | \$692.99 | -- | \$866.24 | -- |
| Two-Party | \$1,154.97 | \$1,385.96 | \$692.97 | \$1,732.46 | \$866.22 |
| Family | \$1,634.28 | \$1,961.14 | \$1,268.15 | \$2,451.42 | \$1,585.18 |
| - The Dlstrict pays $100 \%$ of the premlum for single-level medical coverage only. <br> - Medical coverage for eligible dependents can be purchased. <br> - Adjunct Faculty- Elghthly Rate and Project Managers - Tenthly Rate |  |  |  |  |  |


| DELTA DENTAL PLAN |  |  |
| :---: | :---: | :---: |
| Plan Name | Composite Tenthly Rate | Composite Eighthly Rate |
| Delta Dental Premier - PPO | \$137.01 | \$171.26 |
| Delta Care USA - HMO | \$44.56 | \$55.70 |
| - Classified Employees, Classified Managers, Confidential Employees, Academic Adminlstrator, \& Full-time Faculty, the District pays $\mathbf{1 0 0 \%}$ of the dental premium for the employee and eligible dependents. <br> - Classified Employees, Classified Managers, Confidentlal Employees, \& Academic Administrator workIng 20-34 hrs/wk and Full-time Faculty working a reduced full-time load, the District contributes a pro-rated amount towards the employee and ellglble dependents dental coverage based on the employee's Full-time Equivalency. <br> - Adjunct Faculty can purchase dental coverage for the employee and eliglble dependents (Eighthly Rate). <br> - Project Managers can purchase dental coverage for eligible dependents (Tenthly Rate). |  |  |


| VSP VISION PLAN |  |  |  |
| :---: | :---: | :---: | :---: |
| Coverage Level | Tenthly Rate | Eighthly Rate |  |
| Single | $\$ 15.27$ | $\$ 19.09$ |  |
| Two-Party | $\$ 24.47$ | $\$ 30.59$ |  |
| Family |  | $\$ 34.76$ |  |

## Important:

- Employees who contribute towards the cost of their health care coverage will have their premium contributions deducted from their paycheck on a pre-tax basis. Employees may waive the pre-tax option by completing the Pre-Tax Health Premium Waiver Form.
- If a deduction is missed due to insufficient earnings, it is still the employee's responsibility to ensure that their premium payment is received to avoid cancellation of coverage.

