

ARTICLE XV -- INSURANCE AND OTHER BENEFITS

A. Health Insurance and Flexible Benefits Coverage

1. Benefits will be provided to all eligible full-time employees, consisting of health coverage and a variety of selections from the flexible benefits offerings. The School Board will negotiate annually a plan design and a maximum sum that it will pay toward the combined offerings.
2. Coverage for health benefits for full-time employees begins the first day of employment. Coverage for flexible benefits begins the first of the month following the date of hire. Coverage for dependents is effective the first of the month following the first payroll deduction. Coverage for all such employees and covered dependents will expire on the last day of the last month of employment. Ten month employees who terminate or retire on the last day of school in June (and their covered dependents) will be carried forward until August 31 of the same year. Coverage for dependents must be continued until the end of the calendar year, unless a family status change occurs, pursuant to Internal Revenue Service rules.
3. Eligible retirees may select any health plan offered to active full-time employees at rates no greater than those charged to active employees. Premiums for retirees and their dependents are paid by the retiree. Claims experience for retirees will be commingled with active employee and dependent claims for purposes of rate-setting.
4. M-DCPS shall fully fund premiums for employee-only health insurance coverage during the term of this Agreement (2006-2009).

B. Life Insurance

1. Eligible full-time employees will receive term life insurance equal to one time the employee's annual base salary effective January 1 each year, for the term of this Contract. Such coverage is paid by the School Board.
2. Optional coverage is available to be purchased through payroll deduction for up to a maximum of five times annual base salary. Proof of insurability to the satisfaction of the insurance company may be required for the optional coverage,
3. Dependent term life coverage is also made available through payroll deduction, pursuant to terms agreed to by the School Board and the contracted company.

C. Tax Sheltered Investment Program

The School Board has a tax sheltered investment program in which all employees are eligible to participate. A tax sheltered investment program offers the tax advantage of deferring federal income taxes until the benefits are received. The employee who elects to enroll in this program pays for the entire cost by payroll deduction, based upon an amendment to his/her basic contract. The School Board has no liability or responsibility in connection with the tax sheltered investment program, except to show that the payments have been remitted for the purpose for which deducted.

There are generally two types of plans available -- annuities and qualified mutual funds available through insurance companies and broker/dealer companies respectively. A list

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of these companies is published bi-monthly. The Office of Risk and Benefits Management will also provide a list of these authorized companies, as well as a brochure describing this program in greater detail, upon request.

An employee may participate through one and/or two different companies. An employee may elect to make a change only one time within a calendar year. A change is defined as a start, re-start, increase, decrease, or the addition of a second company. The investment contract may be canceled via written request for cancellation at any time with at least 30 days' advance notice.

D. U.S. Savings Bonds

Permanent employees may purchase, by payroll deduction, up to three bonds simultaneously in the amounts of \$100, \$200, or \$500 denominations. Bonds are purchased from the Federal Reserve Bank of Richmond and are forwarded to the employee from the Federal Reserve Bank of Richmond. Bonds will be purchased automatically until the employee requests cancellation by submitting a bond cancellation form to the Deduction Control Office. Bonds are purchased solely by the employee.

E. Florida Prepaid College Program

1. The School Board of Miami-Dade County, Florida shall provide payroll deduction services to full-time employees for the purpose of purchasing prepaid contracts to guarantee tuition at Florida state universities and community colleges, and dormitory housing at the state universities, pursuant to the Florida Prepaid College Program.
2. The School Board of Miami-Dade County, Florida shall collect and transmit such monies as are sufficient to provide for the full payment, pursuant to the terms and conditions contained in the authorization contract signed by employees who authorize such check-off from their salaries.
3. Detailed and specific procedures for implementation of such payroll deduction are hereby incorporated and made part of this Agreement.

F. Legal Services

When any parent or other person not subject to the discipline of the School Board or its administrative or instructional staff assaults any employee of the school system on school property or elsewhere, and, in the opinion of the Superintendent the assault is work-connected, said employee may request of the Superintendent the right of consultation with the Board Attorney. Upon recommendation of the Superintendent or his/her designee, said employee may consult with the Board Attorney for the purpose of determining his/her rights and to receive assistance in the prosecution of the violation of the law perpetrated upon him/her.

G. Personal Property Loss Fund

The Board agrees to allocate to a Personal Property Loss Fund the amount of \$6,000 per fiscal year. Guidelines for utilization of the fund shall be in compliance with Board Rules governing such expenditure of funds. Loss or damage to personal property (exclusive of personal vehicle, cash, and tools) during the regular working day is to be covered. The

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parties further agree to establish, jointly, guidelines for the administration of the Personal Property Loss Fund.

Reimbursement for stolen or damaged personal property shall be in the amount of documented actual replacement cost provided, however, that such reimbursement shall not exceed the amount of \$300.00 per claim.

H. Education Assistance Fund/Tuition Reimbursement

The Board agrees to provide tuition reimbursement to employees for courses completed at local accredited institutions of higher learning or post-secondary/vocational/technical centers under the following conditions:

1. The total reimbursement program shall not exceed \$15,000 per fiscal year and will be awarded to employees on a first-come, first-serve basis.
2. To be eligible for tuition reimbursement, courses must be a part of a formal program leading to a diploma, certificate, an Associate or Bachelor's degree and must strengthen job skills and improve effectiveness in performance of the employee's duties.
3. Prior approval by the responsible Bureau head or designee.
4. Employees seeking an Associate's or Bachelor's degree shall be eligible for up to nine credits per fiscal year. Reimbursement shall not exceed \$70 per semester hour or the equivalent.
5. To obtain tuition reimbursement, the employee shall submit to the Executive Officer, Division of Wage and Salary, or designee:
 - (a) the official transcript (with raised seal) indicating successful completion of the course(s) with a grade of B or better and the credits earned; and,
 - (b) verification from the college or university of the tuition paid.
6. Request for tuition reimbursement must be submitted no later than three months after the term/semester during which the course was completed.

I. Other Benefits

1. Each employee working on a regular basis with subterranean termite extermination or chemical water treatment of air conditioning systems will be provided an annual physical, paid by Miami-Dade County Public Schools, using a physician approved by the Office of Risk and Benefits Management.
2. All employees who are involved in close supervision of or in the actual handling and removal of unencapsulated, unpackaged, friable, asbestos material shall be given a physical examination. Such physical examination shall be administered prior to involvement in asbestos work and, annually, thereafter, and shall be paid for by Miami-Dade County Public Schools, using a physician approved by the Office of Risk and Benefits Management. Employees shall be limited to one such physical

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examination per fiscal year. In addition, an examination will be provided upon the employee's termination/retirement, if the employee has not been examined within six months prior to termination/retirement.

3. Each employee with 20 or more years of experience in the construction/maintenance trades (as determined by M-DCPS) shall, at his/her request, receive an annual Board-paid chest X-ray by a certified Class B radiologist to screen for asbestos-related diseases.

Persons applying the first time for M-DCPS employment may be required to pass a chest X-ray screening for asbestos-related diseases by a Class B radiologist, as a condition of employment.

4. The Board agrees to provide one payroll deduction field for a group benefit to be offered to DCSMEC unit members approved by DCSMEC. If used, the benefit or insurance program will be paid for by the employees.

J. Recruitment Initiatives

The M-DCPS Chief Facilities Officer, Office of School Facilities, and/or designee(s) and DCSMEC representatives will meet to discuss and identify selected trades positions that are difficult to recruit and staff. They will:

- Confer as needed to design and develop incentive strategies that improve staff recruitment, such as signing bonuses, critical staff pay, and/or year end stipends;
- Develop procedures that will govern the qualifications for and disbursements of the salary incentives to assist staff in monitoring the impact on staffing patterns; and
- Conduct periodic evaluations of the incentive strategies being utilized to assess their overall effectiveness in maintaining and recruiting the selected tradespersons.
- Develop recommendations regarding the above actions.

Recommendations shall be forwarded to the Deputy Superintendent, Business Operations, who shall have the sole authority to implement them. This provision shall become null and void when currently available funds have been exhausted, as determined by the Deputy Superintendent, Business Operations.