

ARTICLE 13

MEDICAL, DENTAL, LIFE INSURANCE

13.1 Medical/Dental/Life

13.1.1 Medical/Dental - The Employer agrees to provide two (2) medical plans; the Preferred Provider Plan (PPO) and a Health Maintenance Organization (HMO). The county agrees to maintain current level of benefits during the term of this Agreement to meet with the Union regarding benefit changes, introduction of alternate medical plans and any item that will assist both the County and the Union to consider cost containment issues. Any modifications to the medical benefits during the term of this Agreement shall be by mutual agreement only.

Effective January 1, 2018, the Employer's premium share for Medical/Vision and Dental coverage will be based on the following percentages of the total cost of the coverage:

Employee	5%
Employee & Child(ren)	10%
Employee & Spouse	10%
Full Family	10%

13.1.2 Employee's monthly premium sharing costs will be set up to be paid with pre-tax dollars and the Employee's monthly premium share will be split over the two pay periods in the month.

13.1.3 For clarification purposes the premium share formula contained in Article 13.1.1 applies to both Dentals plans.

13.1.4 No provision for retiree medical plan.

13.1.5 No double coverage for employees of County when both spouses work at Spokane County.

13.1.6 The major elements of the medical plans shall be as follows:

(HMO) Kaiser Permanente	(PPO) Premera
\$200/\$600 Deductible	\$500/\$1,500 Deductible
90% Coinsurance	80/60% Coinsurance
\$30 Office Visit Co-pay	\$30 Out of Pocket + Deductible
Individual \$1,000 Coinsurance Max + Deductible	Individual \$2,000 Coinsurance Max + Deductible
\$15/\$30/\$50 RX Retail 2 x RX Retail for RX Mail Order	\$15/\$30/\$50 RX Retail 2.5 x Retail for RX Mail Order
Mandatory Generics	Mandatory Generics
\$150 ER Co-pay	\$150 ER Co-pay
\$150 Vision Hardware every 24 months	\$300 Vision Hardware per calendar year

13.2 The medical and dental eligibility will begin the first day of the month following completion of ~~sixty (60) days of employment, based on hire date.~~ If an employee is hired between 1st – 15th, benefits begin first of the next month and between 16th to end of month is first of following month.

13.2.1 ~~Seasonal workers continuously employed year after year, will not be required to satisfy waiting period described above unless they have a break in their seasonal employment.~~ When a continuously employed seasonal worker returns for the seasonal employment and enters service between the 1st and the 15th of the month, they will be eligible for insurance coverage the beginning the 1st of the following month. If the service date begins between the 16th to the end on the month, insurance coverage will start beginning the 1st of the second month after start date.

13.3 Employees separating from service between the 1st and 15th of the month shall retain their coverage through the end of the month. Those employees separating between the 16th and the end of the month shall retain their coverage through the end of the following month.

13.4 Dental

The County shall provide family dental insurance for employees covered by this Agreement for the life of the Agreement.

13.5 Life Insurance

The Employer agrees to provide and pay the full premiums for a \$25,000 Employee Life Insurance Policy ~~effective April 1, 2018.~~ Supplemental life insurance is available at the

employee's option and eligibility. The expense of the supplemental insurance is that of the employee.

13.6 Disability Insurance

13.6.1 The employer shall provide and pay premiums for a disability insurance plan. Employees covered by this Agreement on or before June 1, 1990, shall be given a one-time, irrevocable choice of the following:

13.6.1.1 Continue receiving the sick leave benefits specified in Article 8 without coverage under the disability insurance;

13.6.1.2 To be covered by disability insurance and a modified sick leave plan which limits the maximum accumulation to seventy-five (75) days and allows no payoff of accumulated sick leave upon termination.

13.6.2 Current employees electing disability insurance and modified sick leave coverage who have accumulated sick leave in excess of seventy-five (75) days shall retain sick days until they are used. Such employees shall not earn additional sick time until their accumulated sick leave is less than seventy-five (75) days.

13.6.3 Employees hired after June 1, 1990, shall be covered by the disability insurance and modified sick leave plan.

13.7 Continuation of Insurance

Any employee eligible for sick leave and annual leave benefits, who is unable to resume the duties of his or her employment by the County because of proven illness or injury, shall for a period of six (6) months after exhaustion of said leave and annual leave benefits, continue to be provided the County contribution toward group insurance benefits.

13.8 Affordable Care Act Taxes - The Parties agree to avoid health care benefits from being taxed (Cadillac Tax), assessed a fee or penalized by any State or Federal mandate regarding health care plans. The Parties agree that if the health care plans are projected, by a third-party consultant (insurance brokers), to be subjected to the Cadillac Tax, the County has the option to unilaterally eliminate the Flexible Spending Account (FSA) or unbundle Vision from the health care plans as measures to avoid the Cadillac Tax, fees or penalties.

If the Parties health care plans are projected, by a third-party consultant (insurance brokers), to be subjected to the Cadillac Tax, fees or penalties and plan design changes are necessary to avoid the Cadillac Tax, fees or penalties, Article 11.1 Medical Insurance will automatically open for negotiations.

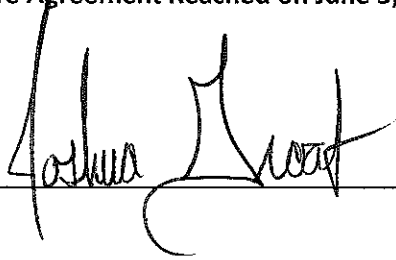
A Health Care Committee (one member from each local) will negotiate changes to the health care plans to avoid any assessment (tax, fee or penalty) from June -August of the year prior to the assessment being imposed.

MGMT Proposal 7
Article 13
March 17, 2021

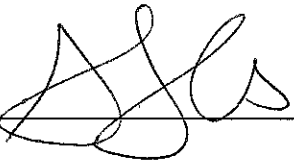
13.9 Members who divorce their spouse or terminate Domestic Partnership must notify the employer within thirty (30) calendar days of the date of the divorce/termination or may be subject to discipline under the terms of this Agreement.

****Tentative Agreement Reached on June 3, 2021**

County: _____

A handwritten signature in black ink, appearing to read "Joshua Grant", written over a horizontal line.

Union: _____

A handwritten signature in black ink, consisting of stylized initials or a name, written over a horizontal line.