

ARTICLE XIII - MEDICAL BENEFITS AND INSURANCE

A. HEALTH INSURANCE

Health insurance, which includes medical, dental and vision insurance, for new full time employees shall commence on the first day of full-time employment with the College.

The benefits shall be provided on the basis of a coordination of benefits clause.

For new full-time members, coverage shall commence on or as soon after the first working day of his/her employment as per stipulation of carrier. Coverage with Joliet Junior College will terminate thirty (30) days after the termination of employment with the College.

The Master Agreement between the College and the insurance company shall be controlling in any case; however, in no instance shall the enumerated benefits be reduced.

B. UTILIZATION REVIEW

This program requires that the Utilization Review Service be called via an 800 number prior to an elective hospital stay, within 48 hours of an emergency hospital stay, or prior to any surgery regardless of location, other than minor surgery performed in the physicians office.

If notification is not complied with, there is a \$250 penalty; however, there are no penalties for difference of opinion between the physician and the Utilization Review Service provider. Extraordinary circumstances will be taken into consideration prior to the penalty being imposed.

C. INSURANCE COMMITTEE

The College and the Union agree to the appointment of a joint committee to continue to study the insurance programs and benefits of the College as they affect the employees of the College. This study shall specifically consider the possible programs and benefits during the interim between negotiations of collective bargaining agreements, such to be subject to overall financial guidelines and limitations, and to the extent to which such on-going committee would have the utilization of specific funds for its work. The Union shall appoint two (2) full-time bargaining members to the committee. The committee shall choose its own chairperson when it first meets.

The committee shall report its results as soon as such have been completed to the President of the College and to the union representatives. Nothing the committee acts upon shall be deemed to be binding to either party to alter any aspect of the current collective bargaining agreement. The foregoing shall not serve as a formal re-opener of any part of the Agreement except as the parties shall otherwise mutually agree.

D. COST CONTAINMENT

During the month of July for each year of this Agreement, the College's Third Party Administrator will determine the cost of the College's health care plan, per participant, for single and dependent coverage, for the current fiscal year of this Agreement (July 1 through June 30). If the cost, per participant, for single and dependent coverage for the current fiscal year exceeds 108% of the cost, per participant, for single and dependent coverage for the previous fiscal year, College employees covered by the plan will be assessed a monthly premium, via payroll deduction, in the immediate following fiscal year, in the amount necessary to cover the increase in excess of 108% but not to exceed 116%.

1. During the month of July 2007, the College's Third Party Administrator will determine the cost of the College's health care plan, per participant, for single and dependent coverage for the 2007-08 fiscal year (July 1, 2007 through June 30, 2008). If the cost, per participant, for single and dependent coverage for the 2007-08 fiscal year exceeds 108% of the cost, per participant, for single and dependent coverage for the 2006-07 fiscal year, College employees covered by the plan will be assessed a monthly premium, via payroll deduction, in the 2007-08 fiscal year, in an amount necessary to cover the increase in excess of 108% but not to exceed 116%.
2. During the month of July 2008, the College's Third Party Administrator will determine the cost of the College's health care plan, per participant, for single and dependent coverage, for the 2008-09 fiscal year (July 1, 2008 through June 30, 2009). If the cost, per participant, for single and dependent coverage for the 2008-09 fiscal year exceeds 108% of the cost, per participant, for single and dependent coverage for the 2007-08 fiscal year, College employees covered by the plan will be assessed a monthly premium, via payroll deduction, in the 2008-09 fiscal year, in an amount necessary to cover the increase in excess of 108% but not to exceed 116%.
3. During the month of July 2009, the College's Third Party Administrator will determine the cost of the College's health care plan, per participant, for single and dependent coverage, for the 2009-10 fiscal year (July 1, 2009 through June 30, 2010). If the cost, per participant, for single and dependent coverage for the 2009-10 fiscal year exceeds 108% of the cost, per participant, for single and dependent coverage for the 2008-09 fiscal year, College employees covered by the plan will be assessed a monthly premium, via payroll deduction, in the 2009-10 fiscal year, in an amount necessary to cover the increase in excess of 108% but not to exceed 116%.
4. During the month of July 2010, the College's Third Party Administrator will determine the cost of the College's health care plan, per participant, for single and dependent coverage, for the 2010-11 fiscal year (July 1, 2010 through June 30, 2011). If the cost, per participant, for single and dependent coverage for 2010-11 fiscal year exceeds 108% of the cost, per participant, for single and dependent coverage for the 2009-10 fiscal year, College employees covered by the plan will be assessed a monthly premium, via payroll deduction, in the 2010-11 fiscal year, in an amount necessary to cover the increase in excess of 108% but not to exceed 116%.

E. PRESCRIPTION DRUGS

Prescription drug insurance shall be provided to full-time employees and eligible dependents.

F. LIFE INSURANCE

1. A life insurance policy shall be provided for each full-time employee during the period of full-time employment in the amount of thirty thousand (\$30,000) dollars, plus accidental death and dismemberment provisions.
2. A full-time employee may purchase optional term life insurance up to \$500,000 for themselves and/or spouse and optional term life insurance may be purchased for children at the cost of the insurance under the group rate

G. MASTER AGREEMENT

The Master Agreement between the College and the insurance company shall be controlling in any case. The Board will adjust benefits and premiums to equal those granted to full time faculty during the term of this Agreement. Insurance benefits are limited to full-time employees.

H. FLEXIBLE BENEFIT PLAN

If permitted by law, the Board may maintain a Section 125 flexible benefit plan.