

**COUNTY LAST, BEST AND FINAL OFFER (LBFO)****Package Proposal****County Proposal No C4****AFSCME, LOCAL 512****Section 20 – Health, Life & Dental Care****MOD Presented on: November 17, 2011****Originally Presented on: April 28, 2011****SECTION 20 - HEALTH, LIFE & DENTAL CARE**

**20.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b. Contra Costa Health Plans (CCHP), Plan B~~
- ~~c. Kaiser Permanente Health Plan~~
- ~~d. Health Net HMO/EPO~~
- ~~e. Health Net PPO~~
- ~~f. Delta Dental~~
- ~~g. DeltaCare (PMI) PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Exhibit A.

**20.2 Monthly Premium Subsidy:**

~~a. A.~~ For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

- 1. Contra Costa Health Plans (CCHP), Plan A  
Single: \$ 509.92  
Family: \$1,214.90
- 2. Contra Costa Health Plans (CCHP), Plan B  
Single: \$528.50  
Family: \$1,255.79
- 3. Kaiser Permanente Health Plan  
Single: \$478.91  
Family: \$1,115.84
- 4. Health Net HMO, ~~and EPO~~  
Single: \$627.79  
Family: \$1,540.02
- 5. Health Net PPO  
Single: \$604.60

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~~a. Through December 31, 2009, the County will pay the monthly premium subsidies for employees and their eligible family members for the health and dental plans as shown in Exhibit A.~~

~~b. Premium Subsidy After December 31, 2009.~~

~~1. Plans other than CCHP A, CCHP B, Delta Dental/CCHP A and B and PMI Dental Care/CCHP A and B and Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for each health and each dental plan (other than CCHP health and coordinated dental plans and the Health Net PPO) listed in Exhibit A that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. If there is an increase in the premium charged by a health or dental plan for 2010, the County and the employees will each pay fifty percent (50%) of that portion of the premium~~

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~~increase charged by the health or dental plan that does not exceed eleven percent (11%) of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Exhibit A that is equal to ninety-three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~3. Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium increase above the 2009 premium.~~

~~4. After June 29, 2011, the County will pay a monthly premium subsidy for each health and/or dental plan that is equal to the actual dollar amount of the monthly premium subsidy that is paid by the County in the month of May, 2011. The amount of the County subsidy that is paid will thereafter~~

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~~be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

~~c.~~ B. If the County contracts with a health and/or dental plan provider not listed ~~in Exhibit A~~ above, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

~~d.~~ C. In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**20.3 Retirement Coverage:**

~~a.~~ A. Upon Retirement:

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 20.2 ~~(a)~~ for eligible retirees and their eligible family members ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 20.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010, and who is eligible for Medicare must immediately enroll in Medicare Parts A and B.
3. For employees hired on or after January 1, 2010, and their eligible family members, no monthly premium subsidy will be paid by the County for any health and/or dental plan after they separate from County employment. However, any such eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA")

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may retain continuous coverage of ~~a~~ ~~any~~ county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

~~b.~~B. Employees Who File For Deferred Retirement: Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.

1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
2. Life insurance coverage is not included.
3. To continue health and dental coverage, the employee must:
  - ~~i.~~a be qualified for a deferred retirement under the 1937 Retirement Act provisions;
  - ~~ii.~~b be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
  - ~~iii.~~c be eligible for a monthly allowance from the Retirement System and direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
  - ~~iv.~~d file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
4. Deferred retirees who elect continued health benefits hereunder and their eligible family members may maintain continuous membership in their County health and/or dental plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-Controller. When the deferred retirees begin to receive retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a.)~~A above,

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as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect retiree ~~continued~~ health benefits hereunder ~~after retirement and may~~ without electing ~~not~~ to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a)~~A, above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer retirement.

~~e~~C. Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage: All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections ~~(a)~~A and ~~(b)~~B, above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.

~~d~~D. Subject to the provisions of Section 20.3 subparts ~~(a)~~~~(b)~~A, B, and ~~(c)~~C and upon retirement and for the term of this agreement, the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental plans or are eligible to retain continuous coverage of such plans: employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the

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**Package Proposal**

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**AFSCME, LOCAL 512**

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time of his or her retirement.

- eE. For purposes of this Section 20.3 only, ~~“eligible family members”~~ does not include Survivors of employees or retirees.

**20.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

- a.A. Health, Dental and Life Participation by Other Employees: Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee’s full expense.
- b.B. Coverage Upon Separation: An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the Consolidated Omnibus Budget Reconciliation Act (COBRA) laws and regulations.

**20.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

**A. Health Insurance**

1. Eligible Dependents:
  - a. Employee’s Legal Spouse
  - b. Employee’s qualified domestic partner
  - c. Employee’s child to age 26
  - d. Employee’s Disabled Child who is:
    - (1) over age 26,
      - i. Unmarried; and,
      - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child’s attainment of age 19.
2. “Employee’s child” includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.



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- a. Employee's Legal Spouse**
- b. Employee's qualified domestic partner**
- c. Employee's unmarried child who is:**
  - (1) Under age 19; or**
  - (2) Age 19, or above, but under age 24; and,**
    - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,**
    - ii. Receives at least 50% of support from Employee; and,**
    - iii. Is enrolled and attends school on a full-time basis, as defined by the school.**
- d. Employee's Disabled Child who is:**
  - (1) Over age 19,**
    - i. Unmarried; and,**
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.**

**2. "Employee's child" includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.**~~**A. The Subscriber's Legal Spouse.**~~~~**B. The Subscriber's Qualified Domestic Partner.**~~~~**C. Children of the Subscriber, the Subscriber's spouse, or the Subscriber's Qualified Domestic Partner who are unmarried and are:**~~

- ~~**1. Under 19 years of age.**~~
- ~~**2. Age 19 and over, who are dependent qualifying children as defined by the Internal Revenue Service in Publication 501.**~~
- ~~**3. Age 19 and over, disabled and incapable of sustaining employment due to a physical or mental disability that existed**~~



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~~prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step-children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

**20.6 Dual Coverage. ÷**

- ~~a.~~A. ~~On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.
- ~~b.~~B. ~~On and after January 1, 2010, all~~ All dependents, as defined in Section 20.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.
- ~~c.~~C. For purposes of this Section 20.6 only, "County" includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**20.7 Life Insurance Benefit Under Health and Dental Plans.** ÷ For employees who are enrolled in the County's program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

**20.8 Supplemental Life Insurance.** ÷ In addition to the life insurance benefits provided by this agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one hundred thousand (\$100,000) is a guaranteed issue, provided the election is made within the required enrollment periods.

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**20.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee

**20.10 PERS Long-Term Care.** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.

**20.11 Dependent Care Assistance Program.** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.

**20.12 Premium Conversion Plan.** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.

**20.13 Prevailing Section.** To the extent that any provision of this Section (Section 20 Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 20 - Health, Life & Dental Care) will prevail.

**20.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and departments. In addition, the County Benefits Division will publish and distribute to employees and departments information about rate changes as they occur during the year.

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**20.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**20.16 Coverage During Absences.**

Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

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AFSCME Local 512****MEDICAL/DENTAL/LIFE INSURANCE ADJUSTMENTS****Coverages Offered**~~The County offers the following plans:~~~~Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO,  
HealthNet PPO, Delta and PMI Care Dental.~~**Co-Pays**The health plan co-pays are as follows:

CCHP A:	No <del>change</del> <u>charge</u>
CCHP B:	No <del>change</del> <u>charge in network</u> <u>\$5 Office Visit out of Network</u>

KAISER:	\$10 Office Visit \$10 Generic RX \$20 Brand RX \$10 Emergency Room
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HEALTHNET HMO <del>&amp; EPO</del> :	\$10 Office Visit \$10 Generic RX \$20 Formulary RX \$35 Non-Formulary RX \$25 Emergency Room
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HEALTHNET PPO:	\$10 Preventative Care O/V \$5 Generic RX \$5 Formulary RX No Non-formulary RX \$50 ER Deductible
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~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was  
increased to two million dollars (\$2,000,000).~~

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 \_\_\_\_\_ 58.05 % - The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 20 – Health, Life and Dental Care of this MOU.~~

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**20.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- A.a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b. Contra Costa Health Plans (CCHP), Plan B~~
- B.e. Kaiser Permanente Health Plan
- C.d. Health Net ~~HMO/EPO~~
- ~~e. Health Net PPO~~
- D.f. Delta Dental
- E.g. DeltaCare (PMI) ~~PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Attachment E.

**20.2 Monthly Premium Subsidy:**

A. For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

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5. Health Net PPO  
Single: \$604.60

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~~b. Premium Subsidy After December 31, 2009.~~

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~~County and the employees will each pay fifty percent (50%) of that portion of the premium increase charged by the health or dental plan that does not exceed eleven percent (11%) of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Attachment E that is equal to ninety-three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~3. Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium~~

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~~4. After June 29, 2011, the County will pay a monthly premium subsidy for each health and/or dental plan that is equal to the actual dollar amount of the monthly premium subsidy that is paid by the County in the month of May, 2011. The amount of the County subsidy that is paid will thereafter be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

B. ~~e.~~ If the County contracts with a health and/or dental plan provider not listed in above Attachment N, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

C. ~~d.~~ In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**20.3 Retirement Coverage:**

A. ~~a.~~ Upon Retirement:

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 20.2~~(a)~~ for eligible retirees and their eligible family members. ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 20.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010 and who is eligible for Medicare must immediately enroll in Medicare Parts A and B.

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3. For employees hired on or after January 1, 2010 and their eligible family members, no monthly premium subsidy will be paid by the County for any health and/or dental plan after they separate from County employment. However, any such eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA") may retain continuous coverage of a ~~any~~ county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

B. b. Employees Who File For Deferred Retirement: Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.

1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
2. Life insurance coverage is not included.
3. To continue health and dental coverage, the employee must:
  - a. i. be qualified for a deferred retirement under the 1937 Retirement Act provisions;
  - b. ii. be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
  - c. iii. be eligible for a monthly allowance from the Retirement System and direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
  - d. iv. file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
4. Deferred retirees who elect continued health benefits hereunder and their eligible family members may maintain continuous membership in their County health and/or dental

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plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-Controller. When the deferred retirees begin to receive retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection (A) ~~(a)~~ above, as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect retiree ~~continued~~ health benefits hereunder ~~after retirement and may~~ without ~~electing~~ not to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection (A) ~~(a)~~ above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer retirement.

C. ~~E.~~ Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage: All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections (A) ~~(a)~~ and (B) ~~(b)~~ above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.

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D.~~d.~~ Subject to the provisions of Section 20.3 subparts (A),(B), ~~(a)-(b),~~ and (C) ~~(c)~~ and upon retirement and for the term of this agreement, the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental plans or are eligible to retain continuous coverage of such plans: employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the time of his or her retirement.

E. ~~e.~~ For purposes of this Section 20.3 only, “eligible family members” does not include Survivors of employees or retirees.

**20.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

A. ~~a.~~ Health, Dental and Life Participation by Other Employees: Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee’s full expense.

B. ~~b.~~ Coverage Upon Separation: An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the COBRA laws and regulations.

**20.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

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1. Eligible Dependents:
  - a. Employee's Legal Spouse
  - b. Employee's qualified domestic partner
  - c. Employee's child to age 26
  - d. Employee's Disabled Child who is:
    - (1) over age 26,
      - i. Unmarried; and,
      - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.
2. "Employee's child" includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

**B. Dental Insurance**

1. Eligible Dependents:
  - a. Employee's Legal Spouse
  - b. Employee's qualified domestic partner
  - c. Employee's unmarried child who is:
    - (1) Under age 19; or
    - (2) Age 19, or above, but under age 24; and,
      - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,
      - ii. Receives at least 50% of support from Employee; and,
      - iii. Is enrolled and attends school on a full-time basis, as defined by the school.
  - d. Employee's Disabled Child who is:
    - (1) Over age 19,
      - i. Unmarried; and,
      - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.
2. "Employee's child" includes natural child, step-child, adopted child

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and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

~~A. The Subscriber's Legal Spouse.~~

~~B. The Subscriber's Qualified Domestic Partner.~~

~~C. Children of the Subscriber, the Subscriber's spouse, or the Subscriber's Qualified Domestic Partner who are unmarried and are:~~

~~1. Under 19 years of age.~~

~~2. Age 19 and over, who are dependent qualifying children as defined by the Internal Revenue Service in Publication 501.~~

~~3. Age 19 and over, disabled and incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step-children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

## **20.6 Dual Coverage:**

~~A. a. On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.

~~B. b. On and after January 1, 2010, all~~ All dependents, as defined in Section 20.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.



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**C.e.** For purposes of this Section 20.6 only, “County” includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**20.7 Life Insurance Benefit Under Health and Dental Plans:** For employees who are enrolled in the County’s program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

**20.8 Supplemental Life Insurance:** In addition to the life insurance benefits provided by this agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one hundred thousand (\$100,000) is a guaranteed issue, provided the election is made within the required enrollment periods.

**20.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee

**20.10 PERS Long-Term Care:** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.

**20.11 Dependent Care Assistance Program:** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.

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**20.12 Premium Conversion Plan:** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.

**20.13 Prevailing Section:** To the extent that any provision of this Section (Section 20 Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 20 - Health, Life & Dental Care) will prevail.

**20.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and departments. In addition, the County Benefits Division will publish and distribute to employees and departments information about rate changes as they occur during the year.

**20.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**20.16 Coverage During Absences**

Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

**20.17 Child Care.** The County will continue to support the concept of non-profit child care facilities similar to the "Kid's at Work" program established in the Public

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Works Department.

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The County offers the following plans:

~~Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO, HealthNet PPO, Delta and PMI Care Dental.~~

**Co-Pays**

The [health plan](#) co-pays are as follows:

CCHP A:	No <del>change</del> <a href="#">charge</a>
CCHP B:	No <del>change</del> <a href="#">charge in network</a> <a href="#">\$5 Office Visit out of Network</a>
KAISER:	\$10 Office Visit \$10 Generic RX \$20 Brand RX \$10 Emergency Room
HEALTHNET HMO <del>&amp; EPO</del> :	\$10 Office Visit \$10 Generic RX \$20 Formulary RX \$35 Non-Formulary RX \$25 Emergency Room
HEALTHNET PPO:	\$10 Preventative Care O/V \$5 Generic RX \$5 Formulary RX No Non-formulary RX \$50 ER Deductible

~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was increased to two million dollars (\$2,000,000).~~

**Delta Dental Plan Enhancements**

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 58.05 % – The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 20 – Health, Life and Dental Care of this MOU.~~

**COUNTY LAST, BEST AND FINAL OFFER (LBFO)****Package Proposal****COUNTY PROPOSAL NO. C4****PEU Local One****Section 19 – Health, Life & Dental Care****MOD Presented: November 17, 2011****Originally Presented on: April 28, 2011****SECTION 19 - HEALTH, LIFE & DENTAL CARE**

**19.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- A.a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b. Contra Costa Health Plans (CCHP), Plan B~~
- B.e. Kaiser Permanente Health Plan
- C.d. Health Net ~~HMO/EPO~~
- ~~e. Health Net PPO~~
- D.f. Delta Dental
- E.g. DeltaCare (PMI) ~~PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Attachment N.

**19.2 Monthly Premium Subsidy:**

A. For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

1. Contra Costa Health Plans (CCHP), Plan A  
Single: \$ 509.92  
Family: \$1,214.90
2. Contra Costa Health Plans (CCHP), Plan B  
Single: \$528.50  
Family: \$1,255.79
3. Kaiser Permanente Health Plan  
Single: \$478.91  
Family: \$1,115.84
4. Health Net HMO, ~~and EPO~~  
Single: \$627.79  
Family: \$1,540.02

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- 5. Health Net PPO  
Single: \$604.60  
Family: \$1,436.25
  
- 6. Delta Dental with CCHP A or B  
Single: \$41.17  
Family: \$93.00
  
- 7. Delta Dental with Kaiser or Health Net  
Single: \$34.02  
Family: \$76.77
  
- 8. Delta Dental without a Health Plan  
Single: \$43.35  
Family: \$97.81
  
- 9. DeltaCare (PMI) with CCHP A or B  
Single: \$25.41  
Family: \$54.91
  
- 10. DeltaCare (PMI) with Kaiser or Health Net  
Single: \$21.31  
Family: \$46.05
  
- 11. DeltaCare (PMI) without a Health Plan  
Single: \$27.31  
Family: \$59.03

**County Health and Dental Plan Contribution Rates:**

~~a. Through December 31, 2009, the County will pay the monthly premium subsidies for employees and their eligible family members for the health and dental plans as shown in Attachment N.~~

~~b. Premium Subsidy After December 31, 2009.~~

~~1. Plans other than CCHP A, CCHP B, Delta Dental/CCHP A and B and PMI Dental Care/CCHP A and B and Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for each health and dental plan (other than CCHP health and coordinated dental plans and the Health Net PPO) listed in Attachment N that is equal to the actual dollar monthly premium~~



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~~subsidy that is paid by the County in 2009. If there is an increase in the premium charged by a health or dental plan for 2010, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase charged by the health or dental plan that does not exceed eleven percent of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Attachment N that is equal to ninety three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~3. Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium increase above the 2009 premium.~~

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~~4. After June 29, 2011, the County will pay a monthly premium subsidy for each health and/or dental plan that is equal to the actual dollar amount of the monthly premium subsidy that is paid by the County in the month of May 2011. The amount of the County subsidy that is paid will thereafter be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

~~B. e.~~ If the County contracts with a health and/or dental plan provider not listed above, ~~in Attachment N~~, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

~~C. d.~~ In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**19.3 Retirement Coverage:****A. Upon Retirement:**

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 19.2~~(a)~~ for eligible retirees and their eligible family members. ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 19.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010 and who is eligible for Medicare must immediately enroll in Medicare Parts A and B.
3. For employees hired on or after January 1, 2010 and their eligible family members, no monthly premium subsidy will be

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paid by the County for any health and/or dental plan after they separate from County employment. However, any such eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA") may retain continuous coverage of ~~a~~ **any** county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

- B. Employees Who File For Deferred Retirement: Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.
1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
  2. Life insurance coverage is not included.
  3. To continue health and dental coverage, the employee must:
    - ~~a. i.~~ **a.** be qualified for a deferred retirement under the 1937 Retirement Act provisions;
    - ~~b. ii.~~ **b.** be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
    - ~~c. iii.~~ **c.** be eligible for a monthly allowance from the Retirement System and direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
    - ~~d. iv.~~ **d.** file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
  4. Deferred retirees who elect continued health benefits hereunder and their eligible family members may maintain continuous membership in their County health and/or dental plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before

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the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-Controller. When the deferred retirees begin to receive retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection (A) ~~(a)~~ above, as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect retiree ~~continued~~ health benefits hereunder ~~after retirement and may~~ without ~~electing~~ ~~not~~ to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection (A) ~~(a)~~ above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
  6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
  7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer retirement.
- C. Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage: All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections (A) ~~(a)~~ and (B) ~~(b)~~ above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.
- D. Subject to the provisions of Section 19.3 subparts (A) (B) ~~(a)~~ ~~(b)~~, and (C) ~~(c)~~ and upon retirement and for the term of this agreement,

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the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental plans or are eligible to retain continuous coverage of such plans: employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the time of his or her retirement.

- E. For purposes of this Section 19.3 only, “eligible family members” does not include Survivors of employees or retirees.

**19.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

- A. Health, Dental and Life Participation by Other Employees: Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee’s full expense.
- B. Coverage Upon Separation: An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the COBRA laws and regulations.

**19.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

**A. Health Insurance**

**1. Eligible Dependents:**

- a. Employee’s Legal Spouse
- b. Employee’s qualified domestic partner
- c. Employee’s child to age 26
- d. Employee’s Disabled Child who is:
  - (1) over age 26,
  - i. Unmarried; and,
  - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child’s attainment of age 19.

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2. “Employee’s child” includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

**B. Dental Insurance**1. Eligible Dependents:

- a. Employee’s Legal Spouse
- b. Employee’s qualified domestic partner
- c. Employee’s unmarried child who is:
  - (1) Under age 19; or
  - (2) Age 19, or above, but under age 24; and,
    - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,
    - ii. Receives at least 50% of support from Employee; and,
    - iii. Is enrolled and attends school on a full-time basis, as defined by the school.
- d. Employee’s Disabled Child who is:
  - (1) Over age 19,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child’s attainment of age 19.

2. “Employee’s child” includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

~~A. The Subscriber’s Legal Spouse.~~~~B. The Subscriber’s Qualified Domestic Partner.~~

~~C. Children of the Subscriber, the Subscriber’s spouse, or the Subscriber’s Qualified Domestic Partner who are unmarried and are:~~

~~1. Under 19 years of age.~~

~~2. Age 19 and over, who are dependent qualifying children as~~

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~~3. Age 19 and over, disabled and incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step-children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

**19.6 Dual Coverage:**

- A. ~~On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.
- B. ~~On and after January 1, 2010, all~~ All dependents, as defined in Section 19.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.
- C. For purposes of this Section 19.6 only, "County" includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**19.7 Life Insurance Benefit Under Health and Dental Plans:** For employees who are enrolled in the County's program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

**19.8 Supplemental Life Insurance:** In addition to the life insurance benefits provided by this agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one



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hundred thousand (\$100,000) is a guaranteed issue, provided the election is made within the required enrollment periods.

**19.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee

**19.10 PERS Long-Term Care:** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.

**19.11 Dependent Care Assistance Program:** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.

**19.12 Premium Conversion Plan:** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.

**19.13 Prevailing Section:** To the extent that any provision of this Section (Section 19 Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 19 Health, Life & Dental Care) will prevail.

**19.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and departments. In addition, the County Benefits Division will publish and distribute

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to employees and departments information about rate changes as they occur during the year.

**19.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**19.16 Coverage During Absences**

Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

**19.17 Child Care.** The County will continue to support the concept of non-profit child care facilities similar to the "Kid's at Work" program established in the Public Works Department.

**19.18 Health Care Oversight Committee.** The County and the Health Care Oversight Committee will continue during the duration of this agreement.

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The County offers the following plans:

~~Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO, HealthNet PPO, Delta and PMI Care Dental.~~

**Co-Pays**

The [health plan](#) co-pays are as follows:

CCHP A:	No <del>change</del> <a href="#">charge</a>
CCHP B:	No <del>change</del> <a href="#">charge in network</a>
	<a href="#">\$5 Office Visit out of Network</a>

KAISER:	\$10 Office Visit
	\$10 Generic RX
	\$20 Brand RX
	\$10 Emergency Room

HEALTHNET HMO <del>&amp; EPO</del> :	\$10 Office Visit
	\$10 Generic RX
	\$20 Formulary RX
	\$35 Non-Formulary RX
	\$25 Emergency Room

HEALTHNET PPO:	\$10 Preventative Care O/V
	\$5 Generic RX
	\$5 Formulary RX
	No Non-formulary RX
	\$50 ER Deductible

~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was increased to two million dollars (\$2,000,000).~~

**Delta Dental Plan Enhancements**

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 58.05 % - The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 19 – Health, Life and Dental Care of this MOU.~~

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**26.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- A.a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b.~~ ~~Contra Costa Health Plans (CCHP), Plan B~~
- B.e Kaiser Permanente Health Plan
- C.d. Health Net ~~HMO/EPO~~
- ~~e.~~ ~~Health Net PPO~~
- D.f. Delta Dental
- E.g. DeltaCare (PMI) ~~PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Attachment A.

**26.2 Monthly Premium Subsidy:**

A. For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

1. Contra Costa Health Plans (CCHP), Plan A  
Single: \$ 509.92  
Family: \$1,214.90
2. Contra Costa Health Plans (CCHP), Plan B  
Single: \$528.50  
Family: \$1,255.79
3. Kaiser Permanente Health Plan  
Single: \$478.91  
Family: \$1,115.84
4. Health Net HMO, ~~and EPO~~  
Single: \$627.79  
Family: \$1,540.02

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- 5. Health Net PPO  
Single: \$604.60  
Family: \$1,436.25
  
  - 6. Delta Dental with CCHP A or B  
Single: \$41.17  
Family: \$93.00
  
  - 7. Delta Dental with Kaiser or Health Net  
Single: \$34.02  
Family: \$76.77
  
  - 8. Delta Dental without a Health Plan  
Single: \$43.35  
Family: \$97.81
  
  - 9. DeltaCare (PMI) with CCHP A or B  
Single: \$25.41  
Family: \$54.91
  
  - 10. DeltaCare (PMI) with Kaiser or Health Net  
Single: \$21.31  
Family: \$46.05
  
  - 11. DeltaCare (PMI) without a Health Plan  
Single: \$27.31  
Family: \$59.03

**26.2 County Health and Dental Plan Contribution Rates:**

a. ~~Through December 31, 2009, the County will pay the monthly premium subsidies for employees and their eligible family members for the health and dental plans as shown in Attachment A.~~

b. ~~Premium Subsidy After December 31, 2009.~~

~~1. Plans other than CCHP A, CCHP B, Delta Dental/CCHP A and B and PMI Dental Care/CCHP A and B and Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for each health and each dental plan (other than CCHP health and coordinated dental plans and the Health Net PPO) listed in Attachment A that is equal to the actual dollar monthly premium~~

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~~subsidy that is paid by the County in 2009. If there is an increase in the premium charged by a health or dental plan for 2010, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase charged by the health or dental plan that does not exceed eleven percent of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Attachment A that is equal to ninety-three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~3. Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the~~

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~~premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium increase above the 2009 premium.~~

~~4. After June 29, 2011, the County will pay a monthly premium subsidy for each health and/or dental plan that is equal to the actual dollar amount of the monthly premium subsidy that is paid by the County in the month of May 2011. The amount of the County subsidy that is paid will thereafter be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

B.e. If the County contracts with a health and/or dental plan provider not listed above ~~in Attachment A~~, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

C.d. In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**26.3 Retirement Coverage:**

A.a. Upon Retirement:

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 26.2(a) for eligible retirees and their eligible family members ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 26.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010 and who is eligible for Medicare must immediately



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enroll in Medicare Parts A and B.

3. For employees hired on or after January 1, 2010 and their eligible family members, no monthly premium subsidy will be paid by the County for any health and/or dental plan after they separate from County employment. However, any such eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA") may retain continuous coverage of a ~~any~~ county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

B.b. Employees Who File For Deferred Retirement: Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.

1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
2. Life insurance coverage is not included.
3. To continue health and dental coverage, the employee must:
  - a.i. be qualified for a deferred retirement under the 1937 Retirement Act provisions;
  - b.ii. be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
  - c.iii. be eligible for a monthly allowance from the Retirement System and direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
  - d.iv. file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
4. Deferred retirees who elect continued health benefits

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hereunder and their eligible family members may maintain continuous membership in their County health and/or dental plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-Controller. When the deferred retirees begin to receive retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection (a,) above, as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect retiree ~~continued~~ health benefits hereunder ~~after retirement and may~~ without electing ~~not~~ to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a)~~A, above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer retirement.

C.e. Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage: All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections (A) ~~(a)~~ and (B) ~~(b)~~, above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.

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**D.d.** Subject to the provisions of Section 26.3 subparts **(A),(B)**, ~~**(a)-(b)**~~, and **(C)** ~~**(e)**~~ and upon retirement and for the term of this agreement, the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental plans or are eligible to retain continuous coverage of such plans: employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the time of his or her retirement.

**E.e.** For purposes of this Section 26.3 only, “eligible family members” does not include Survivors of employees or retirees.

**26.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

**A.a.** Health, Dental and Life Participation by Other Employees: Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee’s full expense.

**B.b.** Coverage Upon Separation: An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the COBRA laws and regulations.

**26.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

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- a. Employee's Legal Spouse**
- b. Employee's qualified domestic partner**
- c. Employee's child to age 26**
- d. Employee's Disabled Child who is:**
  - (1) over age 26,**
    - i. Unmarried; and,**
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.**

**2. "Employee's child" includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.**

**B. Dental Insurance****1. Eligible Dependents:**

- a. Employee's Legal Spouse**
- b. Employee's qualified domestic partner**
- c. Employee's unmarried child who is:**
  - (1) Under age 19; or**
  - (2) Age 19, or above, but under age 24; and,**
    - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,**
    - ii. Receives at least 50% of support from Employee; and,**
    - iii. Is enrolled and attends school on a full-time basis, as defined by the school.**
- d. Employee's Disabled Child who is:**
  - (1) Over age 19,**
    - i. Unmarried; and,**
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.**

**2. "Employee's child" includes natural child, step-child, adopted child**

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and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

~~A. The Subscriber's Legal Spouse.~~

~~B. The Subscriber's Qualified Domestic Partner.~~

~~C. Children of the Subscriber, the Subscriber's spouse, or the Subscriber's Qualified Domestic Partner who are unmarried and are:~~

~~1. Under 19 years of age.~~

~~2. Age 19 and over, who are dependent qualifying children as defined by the Internal Revenue Service in Publication 501.~~

~~3. Age 19 and over, disabled and incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step-children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

**26.6 Dual Coverage:**

~~A.a. On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.

~~B.b. On and after January 1, 2010, all~~ All dependents, as defined in Section 26.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.

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C.e. For purposes of this Section 26.6 only, “County” includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**26.7 Life Insurance Benefit Under Health and Dental Plans:** For employees who are enrolled in the County’s program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

**26.8 Supplemental Life Insurance:** In addition to the life insurance benefits provided by this agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one hundred thousand (\$100,000) is a guaranteed issue, provided the election is made within the required enrollment periods.

**26.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee

**26.10 PERS Long-Term Care:** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.

**26.11 Dependent Care Assistance Program:** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.

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**26.12 Premium Conversion Plan:** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.

**26.13 Prevailing Section:** To the extent that any provision of this Section (Section 26 - Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 26 - Health, Life & Dental Care) will prevail.

**26.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and departments. In addition, the County Benefits Division will publish and distribute to employees and departments information about rate changes as they occur during the year.

**26.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**26.16 Coverage During Absences**

Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

**26.17 Child Care.** The County will continue to support the concept of non-profit child care facilities similar to the "Kid's at Work" program established in the Public



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Works Department.



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CSB UNIT, LOCAL ONE****MEDICAL/DENTAL/LIFE INSURANCE ADJUSTMENTS****Coverages Offered**~~The County offers the following plans:~~~~Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO,  
HealthNet PPO, Delta and PMI Care Dental.~~**Co-Pays**The [health plan](#) co-pays are as follows:

CCHP A:	No <del>change</del> <a href="#">charge</a>
CCHP B:	No <del>change</del> <a href="#">charge in network</a> <a href="#">\$5 Office Visit out of Network</a>
KAISER:	\$10 Office Visit \$10 Generic RX \$20 Brand RX \$10 Emergency Room
HEALTHNET HMO <del>&amp; EPO</del> :	\$10 Office Visit \$10 Generic RX \$20 Formulary RX \$35 Non-Formulary RX \$25 Emergency Room
HEALTHNET PPO:	\$10 Preventative Care O/V \$5 Generic RX \$5 Formulary RX No Non-formulary RX \$50 ER Deductible

~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was  
increased to two million dollars (\$2,000,000).~~

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six-hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight-hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 \_\_\_\_\_ 58.05 % -- The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 26 – Health, Life and Dental Care of this MOU.~~

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**18.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b. Contra Costa Health Plans (CCHP), Plan B~~
- ~~c. Kaiser Permanente Health Plan~~
- ~~d. Health Net HMO/EPO~~
- ~~e. Health Net PPO~~
- ~~f. Delta Dental~~
- ~~g. DeltaCare (PMI) PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Attachment J.

**18.2 Monthly Premium Subsidy:**

A. For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

- 1. Contra Costa Health Plans (CCHP), Plan A  
Single: \$ 509.92  
Family: \$1,214.90
- 2. Contra Costa Health Plans (CCHP), Plan B  
Single: \$528.50  
Family: \$1,255.79
- 3. Kaiser Permanente Health Plan  
Single: \$478.91  
Family: \$1,115.84
- 4. Health Net HMO, ~~and EPO~~  
Single: \$627.79  
Family: \$1,540.02

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5. Health Net PPO  
Single: \$604.60  
Family: \$1,436.25
  
6. Delta Dental with CCHP A or B  
Single: \$41.17  
Family: \$93.00
  
7. Delta Dental with Kaiser or Health Net  
Single: \$34.02  
Family: \$76.77
  
8. Delta Dental without a Health Plan  
Single: \$43.35  
Family: \$97.81
  
9. DeltaCare (PMI) with CCHP A or B  
Single: \$25.41  
Family: \$54.91
  
10. DeltaCare (PMI) with Kaiser or Health Net  
Single: \$21.31  
Family: \$46.05
  
11. DeltaCare (PMI) without a Health Plan  
Single: \$27.31  
Family: \$59.03

**18.2 County Health and Dental Plan Contribution Rates:**

a. ~~Through December 31, 2009, the County will pay the monthly premium subsidies for employees and their eligible family members for the health and dental plans as shown in Attachment J.~~

b. ~~Premium Subsidy After December 31, 2009.~~

~~1. Plans other than CCHP A, CCHP B, Delta Dental/CCHP A and B and PMI Dental Care/CCHP A and B and Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for each health and each dental plan (other than CCHP health and coordinated dental plans and the Health Net PPO) listed in Attachment J that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. If there is an~~

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~~increase in the premium charged by a health or dental plan for 2010, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase charged by the health or dental plan that does not exceed eleven percent of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Attachment J that is equal to ninety three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~3. Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium increase above the 2009 premium.~~

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~~4. After June 29, 2011, the County will pay a monthly premium subsidy for each health and/or dental plan that is equal to the actual dollar amount of the monthly premium subsidy that is paid by the County in the month of May 2011. The amount of the County subsidy that is paid will thereafter be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

~~c.~~ B. If the County contracts with a health and/or dental plan provider not listed ~~in Attachment J~~above, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

~~d.~~ C. In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**18.3 Retirement Coverage:**

~~a.~~ A. Upon Retirement:

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 18.2~~(a)~~ for eligible retirees and their eligible family members. ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 18.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010 and who is eligible for Medicare must immediately enroll in Medicare Parts A and B.
3. For employees hired on or after January 1, 2010 and their eligible family members, no monthly premium subsidy will be paid by the County for any health and/or dental plan after

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they separate from County employment. However, any such eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA") may retain continuous coverage of a ~~any~~ county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

~~b.~~B. Employees Who File For Deferred Retirement: Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.

1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
2. Life insurance coverage is not included.
3. To continue health and dental coverage, the employee must:
  - ~~i.~~a. be qualified for a deferred retirement under the 1937 Retirement Act provisions;
  - ~~ii.~~b. be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
  - ~~iii.~~c. be eligible for a monthly allowance from the Retirement System and direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
  - ~~iv.~~d. file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
4. Deferred retirees who elect continued health benefits hereunder and their eligible family members may maintain continuous membership in their County health and/or dental plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-

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Controller. When the deferred retirees begin to receive retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a)~~A above, as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect retiree ~~continued~~ health benefits hereunder ~~after retirement and may~~ without ~~electing~~ ~~not~~ to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a)~~A, above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer.

~~e~~.C. Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage: All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections ~~(a)~~A and ~~(b)~~B, above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.

~~d~~.D. Subject to the provisions of Section 18.3 subparts ~~(a)~~~~(b)~~A, B, and ~~(c)~~C and upon retirement and for the term of this ~~a~~Agreement, the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental



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plans or are eligible to retain continuous coverage of such plans: employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the time of his or her retirement.

- ~~e.~~E. For purposes of this Section 18.3 only, ~~“eligible family members”~~ does not include Survivors of employees or retirees.

**18.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

- ~~a.~~A. Health, Dental and Life Participation by Other Employees: Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee's full expense.

- ~~b.~~B. Coverage Upon Separation: An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the COBRA laws and regulations.

**18.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

**A. Health Insurance****1. Eligible Dependents:**

- a. Employee's Legal Spouse
- b. Employee's qualified domestic partner
- c. Employee's child to age 26
- d. Employee's Disabled Child who is:
  - (1) over age 26,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.

**2. “Employee's child” includes natural child, step-child, adopted child**

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and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

**B. Dental Insurance****1. Eligible Dependents:**

- a. Employee's Legal Spouse
- b. Employee's qualified domestic partner
- c. Employee's unmarried child who is:
  - (1) Under age 19; or
  - (2) Age 19, or above, but under age 24; and,
    - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,
    - ii. Receives at least 50% of support from Employee; and,
    - iii. Is enrolled and attends school on a full-time basis, as defined by the school.
- d. Employee's Disabled Child who is:
  - (1) Over age 19,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.

2. "Employee's child" includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

~~A. The Subscriber's Legal Spouse.~~

~~B. The Subscriber's Qualified Domestic Partner.~~

~~C. Children of the Subscriber, the Subscriber's spouse, or the Subscriber's Qualified Domestic Partner who are unmarried and are:~~

~~1. Under 19 years of age.~~

~~2. Age 19 and over, who are dependent qualifying children as defined by the Internal Revenue Service in Publication 501.~~

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~~3. Age 19 and over, disabled and incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step-children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

**18.6 Dual Coverage:**

~~a.A.~~ A. ~~On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.

~~b.B.~~ B. ~~On and after January 1, 2010, all~~ All dependents, as defined in Section 18.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.

~~c.C.~~ C. For purposes of this Section 18.6 only, "County" includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**18.7 Life Insurance Benefit Under Health and Dental Plans:** For employees who are enrolled in the County's program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

**18.8 Supplemental Life Insurance:** In addition to the life insurance benefits provided by this ~~a~~Agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one hundred thousand (\$100,000) is a guaranteed issue, provided the election is made within the required enrollment periods.

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**18.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee

**18.10 PERS Long-Term Care:** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.

**18.11 Dependent Care Assistance Program:** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.

**18.12 Premium Conversion Plan:** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.

**18.13 Prevailing Section:** To the extent that any provision of this Section (Section 18 - Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 18 - Health, Life & Dental Care) will prevail.

**18.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and

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departments. In addition, the County Benefits Division will publish and distribute to employees and departments information about rate changes as they occur during the year.

**18.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**18.16 Coverage During Absences**

Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

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CCHP A:	No <del>change</del> <a href="#">charge</a>
CCHP B:	No <del>change</del> <a href="#">charge in network</a> <a href="#">\$5 Office Visit out of Network</a>
KAISER:	\$10 Office Visit \$10 Generic RX \$20 Brand RX \$10 Emergency Room
HEALTHNET HMO <del>&amp; EPO</del> :	\$10 Office Visit \$10 Generic RX \$20 Formulary RX \$35 Non-Formulary RX \$25 Emergency Room
HEALTHNET PPO:	\$10 Preventative Care O/V \$5 Generic RX \$5 Formulary RX No Non-formulary RX \$50 ER Deductible

~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was increased to two million dollars (\$2,000,000).~~**Delta Dental Plan Enhancements**

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 \_\_\_\_\_ 58.05 % - The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 18 – Health, Life and Dental Care of this MOU.~~

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**19.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b. Contra Costa Health Plans (CCHP), Plan B~~
- ~~c. Kaiser Permanente Health Plan~~
- ~~d. Health Net HMO/EPO~~
- ~~e. Health Net PPO~~
- ~~f. Delta Dental~~
- ~~g. DeltaCare (PMI) PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Attachment C.

**19.2 Monthly Premium Subsidy:**

A. For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

- 1. Contra Costa Health Plans (CCHP), Plan A  
Single: \$ 509.92  
Family: \$1,214.90
- 2. Contra Costa Health Plans (CCHP), Plan B  
Single: \$528.50  
Family: \$1,255.79
- 3. Kaiser Permanente Health Plan  
Single: \$478.91  
Family: \$1,115.84
- 4. Health Net HMO, ~~and EPO~~  
Single: \$627.79  
Family: \$1,540.02



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- 5. Health Net PPO  
Single: \$604.60  
Family: \$1,436.25
  
- 6. Delta Dental with CCHP A or B  
Single: \$41.17  
Family: \$93.00
  
- 7. Delta Dental with Kaiser or Health Net  
Single: \$34.02  
Family: \$76.77
  
- 8. Delta Dental without a Health Plan  
Single: \$43.35  
Family: \$97.81
  
- 9. DeltaCare (PMI) with CCHP A or B  
Single: \$25.41  
Family: \$54.91
  
- 10. DeltaCare (PMI) with Kaiser or Health Net  
Single: \$21.31  
Family: \$46.05
  
- 11. DeltaCare (PMI) without a Health Plan  
Single: \$27.31  
Family: \$59.03

**19.2 County Health and Dental Plan Contribution Rates:**

~~A. Through December 31, 2009, the County will pay the monthly premium subsidies for employees and their eligible family members for the health and dental plans as shown in Attachment C.~~

~~B. Premium Subsidy After December 31, 2009.~~

~~1. Plans other than CCHP A, CCHP B, Delta Dental/CCHP A and B and PMI Dental Care/CCHP A and B and Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for each health and dental plan (other than CCHP health and coordinated dental plans and the Health Net PPO) listed in Attachment C that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. If there is an increase in the~~

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~~premium charged by a health or dental plan for 2010, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase charged by the health or dental plan that does not exceed eleven percent of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Attachment C that is equal to ninety-three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~3. Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium increase above the 2009 premium.~~

~~4. After June 29, 2011, the County will pay a monthly premium~~

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~~subsidy for each health and/or dental plan that is equal to the actual dollar amount of the monthly premium subsidy that is paid by the County in the month of May 2011. The amount of the County subsidy that is paid will thereafter be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

~~e.~~ B. If the County contracts with a health and/or dental plan provider not listed above ~~in Attachment N~~, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

~~d.~~ C. In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**19.3 Retirement Coverage:**

~~a.~~ A. Upon Retirement:

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 19.2~~(a)~~ for eligible retirees and their eligible family members. ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 19.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010 and who is eligible for Medicare must immediately enroll in Medicare Parts A and B.
3. For employees hired on or after January 1, 2010 and their eligible family members, no monthly premium subsidy will be paid by the County for any health and/or dental plan after they separate from County employment. However, any such

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eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA") may retain continuous coverage of a ~~any~~ county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

~~b.~~B. Employees Who File For Deferred Retirement: Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.

1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
2. Life insurance coverage is not included.
3. To continue health and dental coverage, the employee must:
  - ~~i.~~a. be qualified for a deferred retirement under the 1937 Retirement Act provisions;
  - ~~ii.~~b. be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
  - ~~iii.~~c. be eligible for a monthly allowance from the Retirement System and direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
  - ~~iv.~~d. file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
4. Deferred retirees who elect continued health benefits hereunder and their eligible family members may maintain continuous membership in their County health and/or dental plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-Controller. When the deferred retirees begin to receive

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retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection ~~A(a)~~ above, as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect ~~retiree~~ continued health benefits hereunder ~~after retirement and may~~ without ~~electing~~ ~~not~~ to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection ~~A(a)~~ above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer.

~~C.~~ C. Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage: All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections ~~(a)~~ A and ~~(b)~~ B, above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.

~~D.~~ D. Subject to the provisions of Section 19.3 subparts A, B ~~(a)~~ ~~(b)~~, and ~~(c)~~ C and upon retirement and for the term of this ~~a~~ Agreement, the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental plans or are eligible to retain continuous coverage of such plans:

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employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the time of his or her retirement.

- ~~e.~~E. For purposes of this Section 19.3 only, “~~eligible family members~~” does not include Survivors of employees or retirees.

**19.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

- ~~a.~~A. Health, Dental and Life Participation by Other Employees: Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee’s full expense.

- ~~b.~~B. Coverage Upon Separation: An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the COBRA laws and regulations.

**19.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

**A. Health Insurance**

1. Eligible Dependents:

- a. Employee’s Legal Spouse
- b. Employee’s qualified domestic partner
- c. Employee’s child to age 26
- d. Employee’s Disabled Child who is:
  - (1) over age 26,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child’s attainment of age 19.

2. “Employee’s child” includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order

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- a. Employee's Legal Spouse
- b. Employee's qualified domestic partner
- c. Employee's unmarried child who is:
  - (1) Under age 19; or
  - (2) Age 19, or above, but under age 24; and,
    - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,
    - ii. Receives at least 50% of support from Employee; and,
    - iii. Is enrolled and attends school on a full-time basis, as defined by the school.
- d. Employee's Disabled Child who is:
  - (1) Over age 19,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.

2. "Employee's child" includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

~~A. The Subscriber's Legal Spouse.~~~~B. The Subscriber's Qualified Domestic Partner.~~

~~C. Children of the Subscriber, the Subscriber's spouse, or the Subscriber's Qualified Domestic Partner who are unmarried and are:~~

- ~~1. Under 19 years of age.~~
- ~~2. Age 19 and over, who are dependent qualifying children as defined by the Internal Revenue Service in Publication 501.~~
- ~~3. Age 19 and over, disabled and incapable of sustaining~~



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~~employment due to a physical or mental disability that existed prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

**19.6 Dual Coverage:**

- ~~a.A.~~ ~~On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.
- ~~b.B.~~ ~~On and after January 1, 2010, all~~ All dependents, as defined in Section 19.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.
- ~~c.C.~~ For purposes of this Section 19.6 only, "County" includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**19.7 Life Insurance Benefit Under Health and Dental Plans:** For employees who are enrolled in the County's program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

**19.8 Supplemental Life Insurance:** In addition to the life insurance benefits provided by this ~~a~~Agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one hundred thousand (\$100,000) is a guaranteed issue, provided the election is made within the required enrollment periods.



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**19.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee

**19.10 PERS Long-Term Care:** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.

**19.11 Dependent Care Assistance Program:** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.

**19.12 Premium Conversion Plan:** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.

**19.13 Prevailing Section:** To the extent that any provision of this Section (Section 19 Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 19 - Health, Life & Dental Care) will prevail.

**19.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and departments. In addition, the County Benefits Division will publish and distribute to employees and departments information about rate changes as they occur

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during the year.

**19.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**19.16 Coverage During Absences**

Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

**19.17 Child Care.** The County will continue to support the concept of non-profit child care facilities similar to the “Kid’s at Work” program established in the Public Works Department.

**Attachment C****SEIU 1021 Service Line Supervisors Unit****MEDICAL/DENTAL/LIFE INSURANCE ADJUSTMENTS****Coverages Offered**

~~The County offers the following plans:~~

~~Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO, HealthNet PPO, Delta and PMI Care Dental.~~

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CCHP A: No ~~change~~ [charge](#)  
 CCHP B: No ~~change~~ [charge in network](#)  
[\\$5 Office Visit out of Network](#)

KAISER: \$10 Office Visit  
 \$10 Generic RX  
 \$20 Brand RX  
 \$10 Emergency Room

HEALTHNET HMO ~~& EPO~~: \$10 Office Visit  
 \$10 Generic RX  
 \$20 Formulary RX  
 \$35 Non-Formulary RX  
 \$25 Emergency Room

HEALTHNET PPO: \$10 Preventative Care O/V  
 \$5 Generic RX  
 \$5 Formulary RX  
 No Non-formulary RX  
 \$50 ER Deductible

~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was increased to two million dollars (\$2,000,000).~~

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six-hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight-hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 \_\_\_\_\_ 58.05 % -- The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 19 – Health, Life and Dental Care of this MOU.~~

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**19.1 Health Plan Coverages.** The County will provide the medical and dental coverage for permanent employees regularly scheduled to work twenty (20) or more hours per week and for their eligible family members, expressed in one of the Health Plan contracts and one of the Dental Plan contracts between the County and the following providers:

- a. Contra Costa Health Plans (CCHP), ~~Plan A~~
- ~~b. Contra Costa Health Plans (CCHP), Plan B~~
- ~~c. b.~~ Kaiser Permanente Health Plan
- ~~d. c.~~ Health Net ~~HMO/EPO~~
- ~~e. Health Net PPO~~
- ~~f. d.~~ Delta Dental
- ~~g. e.~~ DeltaCare (PMI) ~~PMI Delta Care Dental~~

Employee Co-pays for these plans are shown on Exhibit A.

**19.2 Monthly Premium Subsidy:**

A. For each health and/or dental plan, the County's monthly premium subsidy is a set dollar amount and is not a percentage of the premium charged by the plan. The County will pay the following monthly premium subsidy:

- 1. Contra Costa Health Plans (CCHP), Plan A  
Single: \$ 509.92  
Family: \$1,214.90
- 2. Contra Costa Health Plans (CCHP), Plan B  
Single: \$528.50  
Family: \$1,255.79
- 3. Kaiser Permanente Health Plan  
Single: \$478.91  
Family: \$1,115.84
- 4. Health Net HMO, ~~and EPO~~  
Single: \$627.79  
Family: \$1,540.02

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- 5. Health Net PPO  
Single: \$604.60  
Family: \$1,436.25
- 6. Delta Dental with CCHP A or B  
Single: \$41.17  
Family: \$93.00
- 7. Delta Dental with Kaiser or Health Net  
Single: \$34.02  
Family: \$76.77
- 8. Delta Dental without a Health Plan  
Single: \$43.35  
Family: \$97.81
- 9. DeltaCare (PMI) with CCHP A or B  
Single: \$25.41  
Family: \$54.91
- 10. DeltaCare (PMI) with Kaiser or Health Net  
Single: \$21.31  
Family: \$46.05
- 11. DeltaCare (PMI) without a Health Plan  
Single: \$27.31  
Family: \$59.03

**19.2 County Health and Dental Plan Contribution Rates:**

a. ~~Through December 31, 2009, the County will pay the monthly premium subsidies for employees and their eligible family members for the health and dental plans as shown in Exhibit A.~~

b. ~~Premium Subsidy after December 31, 2009.~~

~~1. Plans other than CCHP A, CCHP B, Delta Dental/CCHP A and B and PMI Dental Care/CCHP A and B and Health Net PPO. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for each health and each dental plan (other than CCHP health and coordinated dental plans and the Health Net PPO) listed in Exhibit A that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. If there is an increase in the~~

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~~premium charged by a health or dental plan for 2010, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase charged by the health or dental plan that does not exceed eleven percent of the 2009 premium. If the premium increase for 2010 exceeds eleven percent (11%) of the 2009 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2009 premium. If there is an increase in the premium charged by a health or dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the health or dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~**2. CCHP A, CCHP B, Delta Dental/CCHP A and B, PMI Dental Care/CCHP A and B.** Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan A and the coordinated dental plans listed in Exhibit A that is equal to ninety-three percent (93%) of the total monthly premium that is paid for the plan in 2010. Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for CCHP Plan B that is equal to eighty-seven percent (87%) of the total monthly premium that is paid for the plan in 2010. If there is an increase in the premium charged by a CCHP health and/or coordinated dental plan for 2011, the County and the employees will each pay fifty percent (50%) of that portion of the premium increase that does not exceed eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan. If the premium increase for 2011 exceeds eleven percent (11%) of the 2010 premium charged by the CCHP health and/or coordinated dental plan, the County additionally will pay that portion of the premium increase that exceeds eleven percent (11%) of the 2010 premium.~~

~~**3. Health Net PPO.** Beginning on January 1, 2010, and for each calendar year thereafter, the County will pay a monthly premium subsidy for the Health Net PPO that is equal to the actual dollar monthly premium subsidy that is paid by the County in 2009. During the term of this agreement, if there are increases in the premium charged by the Health Net PPO plan, the County and the employees will each pay fifty percent (50%) of any premium increase above the 2009 premium.~~

~~**4.** After June 29, 2011, the County will pay a monthly premium subsidy for each health and/or dental plan that is equal to the actual dollar amount of~~

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~~the monthly premium subsidy that is paid by the County in the month of May 2011. The amount of the County subsidy that is paid will thereafter be a set dollar amount and will not be a percentage of the premium charged by the health and/or dental plan.~~

~~e.~~ B. If the County contracts with a health and/or dental plan provider not listed ~~in Exhibit A~~ above, the amount of the premium subsidy that the County will pay to that health and/or dental plan provider for employees and their eligible family members shall not exceed the amount of the premium subsidy that the County would have paid to the former plan provider.

~~d.~~ C. In the event that the County premium subsidy amounts are greater than one hundred percent (100%) of the applicable premium of any health and/or dental plan, for any plan year, the County's contribution will not exceed one hundred percent (100%) of the applicable plan premium.

**19.3 Retirement Coverage:****~~a.~~ A.** Upon Retirement:

1. Upon retirement, eligible employees and their eligible family members may remain in their County health/dental plan, but without County-paid life insurance coverage, if immediately before their proposed retirement the employees and dependents are either active subscribers to one of the County contracted health/dental plans or if while on authorized leave of absence without pay, they have retained continuous coverage during the leave period. The County will pay the health/dental plan monthly premium subsidies set forth in Section 19.2~~(a)~~ for eligible retirees and their eligible family members. ~~until December 31, 2009. Beginning on January 1, 2010, the County will pay the same monthly premium subsidies for eligible retirees and their eligible family members as set forth in Section 19.2(b).~~
2. Any person who becomes age 65 on or after January 1, 2010 and who is eligible for Medicare must immediately enroll in Medicare Parts A and B.
3. For employees hired on or after January 1, 2010 and their eligible family members, no monthly premium subsidy will be paid by the County for any health and/or dental plan after they separate from County employment. However, any such



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eligible employee who retires under the Contra Costa County Employees' Retirement Association ("CCCERA") may retain continuous coverage of ~~a~~ ~~any~~ county health or dental plan provided that (i) he or she begins to receive a monthly retirement allowance from CCCERA within 120 days of separation from County employment and (ii) he or she pays the full premium cost under the ~~chosen~~ health and/or dental plan without any County premium subsidy.

**~~b~~-B. Employees Who File For Deferred Retirement:**

Employees, who resign and file for a deferred retirement and their eligible family members, may continue in their County group health and/or dental plan under the following conditions and limitations.

1. Health and dental coverage during the deferred retirement period is totally at the expense of the employee, without any County contributions.
2. Life insurance coverage is not included.
3. To continue health and dental coverage, the employee must:
  - ~~i~~-a be qualified for a deferred retirement under the 1937 Retirement Act provisions;
  - ~~ii~~-b. be an active member of a County group health and/or dental plan at the time of filing their deferred retirement application and elect to continue plan benefits;
  - ~~iii~~-c. be eligible for a monthly allowance from the Retirement System and in direct receipt of a monthly allowance within twenty-four (24) months of application for deferred retirement; and
  - ~~iv~~-d. file an election to defer retirement and to continue health benefits hereunder with the County Benefits Division within thirty (30) days before separation from County service.
4. Deferred retirees who elect continued health benefits hereunder and their eligible family members may maintain continuous membership in their County health and/or dental plan group during the period of deferred retirement by paying the full premium for health and dental coverage on or before the 10<sup>th</sup> of each month, to the Contra Costa County Auditor-Controller. When the deferred retirees begin to receive

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retirement benefits, they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a)A~~ above, as similarly situated retirees who did not defer retirement.

5. Deferred retirees may elect retiree continued health benefits hereunder ~~after retirement and may~~ without electing ~~not~~ to maintain participation in their County health and/or dental plan during their deferred retirement period. When they begin to receive retirement benefits they will qualify for the same health and/or dental coverage pursuant to subsection ~~(a)A~~, above, as similarly situated retirees who did not defer retirement, provided reinstatement to a County group health and/or dental plan will only occur following a three (3) full calendar month waiting period after the month in which their retirement allowance commences.
6. Employees who elect deferred retirement will not be eligible in any event for County health and/or dental plan subvention unless the member draws a monthly retirement allowance within twenty-four (24) months after separation from County service.
7. Deferred retirees and their eligible family members are required to meet the same eligibility provisions for retiree health/dental coverage, as similarly situated retirees who did not defer retirement.

~~e.C.~~ d.C. **Employees Hired After December 31, 2006. - Eligibility for Retiree Health Coverage:** All employees hired after December 31, 2006 are eligible for retiree health/dental coverage pursuant to subsections ~~(a)A~~ and ~~(b)B~~, above, upon completion of fifteen (15) years of service as an employee of Contra Costa County. For purposes of retiree health eligibility, one year of service is defined as one thousand (1,000) hours worked within one anniversary year. The existing method of crediting service while an employee is on an approved leave of absence will continue for the duration of this Agreement.

~~d.D.~~ d.D. Subject to the provisions of Section 19.3 subparts ~~(a)-(b)A~~, B, and ~~(c)C~~ and upon retirement and for the term of this ~~a~~Agreement, the following employees (and their eligible family members) are eligible to receive a monthly premium subsidy for health and/or dental plans or are eligible to retain continuous coverage of such plans:

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employees, and each employee who retires from a position or classification that was represented by this bargaining unit at the time of his or her retirement.

- ~~e.~~E. For purposes of this Section 19.3 only, ~~“~~“eligible family members”~~”~~ does not include Survivors of employees or retirees.

**19.4 Health Plan Coverages and Provisions:** The following provisions are applicable regarding County Health and Dental Plan participation:

- ~~a.~~A. **Health, Dental and Life Participation by Other Employees:** Permanent part-time employees working nineteen (19) hours per week or less may participate in the County Health and/or Dental plans (with the associated life insurance benefit) at the employee's full expense.

- ~~b.~~B. **Coverage Upon Separation:** An employee who separates from County employment is covered by his/her County health and/or dental plan through the last day of the month in which he/she separates. Employees who separate from County employment may continue group health and/or dental plan coverage to the extent provided by the COBRA laws and regulations.

**19.5 Family Member Eligibility Criteria:** The following persons may be enrolled as the eligible Family Members of a medical and/or dental plan Subscriber:

**A. Health Insurance****1. Eligible Dependents:**

- a. Employee's Legal Spouse
- b. Employee's qualified domestic partner
- c. Employee's child to age 26
- d. Employee's Disabled Child who is:
  - (1) over age 26,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.

**2. “Employee's child” includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order**

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- a. Employee's Legal Spouse
- b. Employee's qualified domestic partner
- c. Employee's unmarried child who is:
  - (1) Under age 19; or
  - (2) Age 19, or above, but under age 24; and,
    - i. Resides with the Employee for more than 50% of the year excluding time living at school; and,
    - ii. Receives at least 50% of support from Employee; and,
    - iii. Is enrolled and attends school on a full-time basis, as defined by the school.
- d. Employee's Disabled Child who is:
  - (1) Over age 19,
    - i. Unmarried; and,
    - ii. Incapable of sustaining employment due to a physical or mental disability that existed prior to the child's attainment of age 19.

2. "Employee's child" includes natural child, step-child, adopted child and a child specified in a Qualified Medical Child Support Order (QMCSO) or similar court order.

~~A. The Subscriber's Legal Spouse.~~~~B. The Subscriber's Qualified Domestic Partner.~~

~~C. Children of the Subscriber, the Subscriber's spouse, or the Subscriber's Qualified Domestic Partner who are unmarried and are:~~

- ~~1. Under 19 years of age.~~
- ~~2. Age 19 and over, who are dependent qualifying children as defined by the Internal Revenue Service in Publication 501.~~
- ~~3. Age 19 and over, disabled and incapable of sustaining~~

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~~employment due to a physical or mental disability that existed prior to the child's attainment of age 19, and who are qualifying dependent children as defined by the Internal Revenue Service in Publication 501.~~

~~4. Children who qualify as "dependent children" include natural children, step children, adopted children, and any children specified in a Qualified Medical Support Order or similar court order.~~

**19.6 Dual Coverage:**

- ~~a.A.~~ ~~On and after January 1, 2010, each~~ Each employee and retiree may be covered only by a single County health (and/or dental) plan, including a CalPERS plan. For example, a County employee may be covered under a single County health and/or dental plan as either the primary insured or the dependent of another County employee or retiree, but not as both the primary insured and the dependent of another County employee or retiree.
- ~~b.B.~~ ~~On and after January 1, 2010, all~~ All dependents, as defined in Section 19.5, Family Member Eligibility Criteria, may be covered by the health and/or dental plan of only one spouse or one domestic partner. For example, when both husband and wife are County employees, all of their eligible children may be covered as dependents of either the husband or the wife, but not both.
- ~~c.C.~~ For purposes of this Section 19.6 only, "County" includes the County of Contra Costa and all special districts governed by the Board of Supervisors, including, but not limited to, the Contra Costa County Fire Protection District.

**19.7 Life Insurance Benefit Under Health and Dental Plans:**

For employees who are enrolled in the County's program of medical or dental coverage as either the primary or the dependent, term life insurance in the amount of ten thousand dollars (\$10,000) will be provided by the County.

- 19.8 Supplemental Life Insurance:** In addition to the life insurance benefits provided by this agreement, employees may subscribe voluntarily and at their own expense for supplemental life insurance. Employees may subscribe for an amount not to exceed five hundred thousand dollars (\$500,000), of which one hundred thousand (\$100,000) is a guaranteed

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issue, provided the election is made within the required enrollment periods.

- 19.9 Health Care Spending Account.** After six (6) months of permanent employment, full time and part time (20/40 or greater) employees may elect to participate in a Health Care Spending Account (HCSA) Program designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but such savings are not guaranteed. The HCSA Program allows employees to set aside a predetermined amount of money from their pay, not to exceed five thousand dollars (\$5,000) per calendar year, of before tax dollars, for health care expenses not reimbursed by any other health benefit plans. HCSA dollars may be expended on any eligible medical expenses allowed by Internal Revenue Code Section 125. Any unused balance is forfeited and cannot be recovered by the employee
- 19.10 PERS Long-Term Care:** The County will deduct and remit monthly premiums to the PERS Long-Term Care Administrator for employees who are eligible and voluntarily elect to purchase long-term care at their personal expense through the PERS Long-Term Care Program.
- 19.11 Dependent Care Assistance Program:** The County offers the option of enrolling in a Dependent Care Assistance Program (DCAP) designed to qualify for tax savings under Section 129 of the Internal Revenue Code, but such savings are not guaranteed. The program allows employees to set aside up to five thousand dollars (\$5,000) of annual salary (before taxes) per calendar year to pay for eligible dependent care (child and elder care) expenses. Any unused balance is forfeited and cannot be recovered by the employee.
- 19.12 Premium Conversion Plan:** The County offers the Premium Conversion Plan (PCP) designed to qualify for tax savings under Section 125 of the Internal Revenue Code, but tax savings are not guaranteed. The program allows employees to use pre-tax dollars to pay health and dental premiums.
- 19.13 Prevailing Section:** To the extent that any provision of this Section (Section 19 Health, Life & Dental Care) is inconsistent with any provision of any other County enactment or policy, including but not limited to Administrative Bulletins, the Salary Regulations, the Personnel Management Regulations, or any other agreement or order of the Board of Supervisors, the provision(s) of this Section (Section 19 - Health, Life & Dental Care) will prevail.

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**19.14 Rate Information.** The County Benefits Division will make health and dental plan rate information available upon request to employees and departments. In addition, the County Benefits Division will publish and distribute to employees and departments information about rate changes as they occur during the year.

~~The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan. An employee is thus covered by the health plan for the month in which compensation is paid.~~

~~An employee who is on approved leave of absence may convert to individual health plan coverage within thirty (30) days of the commencement of leave.~~

**19.15 Partial Month.** The County's contribution to the health plan premium is payable for any month in which the employee is paid. If an employee is not paid enough compensation in a month to pay the employee share of the premium, the employee must make up the difference by remitting the amount delinquent to the Auditor-Controller. The responsibility for this payment rests with the employee. If payment is not made, the employee shall be dropped from the health plan.

**19.16 Coverage During Absences**

A. Employees shall be allowed to maintain their health plan coverage at the County group rate for twelve (12) months if on approved leave of absence provided that the employee shall pay the entire premium (i.e. both employer and employee share) for the health plan during said leave. Said payment shall be made by the employee at a time and place specified by the County. Late payment shall result in cancellation of health plan coverage.

B. An employee who is on approved leave of absence may convert to individual health plan coverage within thirty (30) days of the commencement of leave.

C. An employee on leave in excess of twelve (12) months may continue group coverage subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA)



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provided the employee pays the entire cost of coverage, plus any administrative fees, for the option selected. The entire cost of coverage shall be paid at a place and time specified by the County. Late payment may result in cancellation of health plan coverage with no reinstatement allowed.

**19.17 Child Care.** The County will continue to support the concept of non-profit child care facilities similar to the “Kid’s at Work” program established in the Public Works Department.

**Exhibit A**  
**Western Council of Engineers**

**MEDICAL/DENTAL/LIFE INSURANCE ADJUSTMENTS****Coverages Offered**

~~The County offers the following plans:~~

~~Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO, HealthNet PPO, Delta and PMI Care Dental.~~

**Co-Pays**

The health plan co-pays are as follows:

CCHP A:	No <del>change</del> <u>charge</u>
CCHP B:	No <del>change</del> <u>charge in network</u> <u>\$5 Office Visit out of Network</u>
KAISER:	\$10 Office Visit \$10 Generic RX \$20 Brand RX \$10 Emergency Room
HEALTHNET HMO <del>&amp; EPO</del> :	\$10 Office Visit \$10 Generic RX \$20 Formulary RX \$35 Non-Formulary RX \$25 Emergency Room



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HEALTHNET PPO:	\$10 Preventative Care O/V
	\$5 Generic RX
	\$5 Formulary RX
	No Non-formulary RX
	\$50 ER Deductible

~~HEALTHNET PPO: Effective January 1, 2009, the lifetime maximum was increased to two million dollars (\$2,000,000).~~

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~~Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.~~

~~For the Delta Dental Program, Annual Maximum for Calendar year 2009 is one thousand six hundred dollars (\$1,600).~~

~~For the Delta Dental Program, Annual Maximum beginning Calendar year 2010 is one thousand eight hundred dollars (\$1,800).~~

**Life Insurance**

~~Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.~~

~~For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:~~

**HEALTH PLAN SUBSIDY:**

~~CCHP A: \_\_\_\_\_ 98%~~

~~CCHP B: \_\_\_\_\_ 90%~~

~~KAISER: \_\_\_\_\_ 80%~~

~~HEALTHNET HMO/EPO: \_\_\_\_\_ 80%~~

~~HEALTHNET PPO: \_\_\_\_\_ 2009 \_\_\_\_\_ 58.05 % -- The County and employee will equally share (50/50) the amount of any premium increases.~~

**DENTAL PLAN SUBSIDY:**

~~Delta Dental/CCHP A/B \_\_\_\_\_ 98%~~

~~PMI Dental Care/ CCHP A/B \_\_\_\_\_ 98%~~

~~Delta Dental \_\_\_\_\_ 78%~~

~~PMI Dental Care \_\_\_\_\_ 78%~~

~~Dental Only \_\_\_\_\_ County pays all but \$.01~~

~~For County Subsidy in subsequent years, see Section 19 – Health, Life and Dental Care of this MOU.~~