## MEMORANDUM OF UNDERSTANDING AND AGREEMENT

between
Lane Community College (LCC)
And
Lane Community College Employees Federation (LCCEF)

This memorandum is intended to describe the parties' mutual understanding of the application of the "Stop Loss" language in the Memorandum of Agreement (MOA) reached on July 24, 2019, provide for a separation incentive for eligible classified employees, and address health benefit economics for the 20/21 FY.

Paragraphs 4 and 5 of the MOA read:

- 4. The College (employer) contributions toward the total cost of OEBB health insurance premiums for classified employees are listed below. These College (employer) contribution levels toward the total cost of health insurance premiums shall be considered the "cap" (or "base") for College (employer) health insurance premium contributions for purposes of the "stop loss" language in #5 below.
  - a. \$824.48/Mo. Employee Only
  - b. \$1,770.99/Mo. EE + Spouse/Partner
  - c. \$1.770.99/Mo. EE + Children
  - d. \$2,390.89/Mo. Full Family
- 5. Stop Loss The Employer contribution toward monthly insurance premiums are the amounts listed in #4 above. If the premium for a plan exceeds the cap, classified employees may be responsible for picking up a portion of the insurance premium increase using the formula below:
  - a. Employee Only Employer pays 100% of increase.
  - b. Employee + One Employer pays 95% of increase. Employee pays 5%.
  - c. Full Family Employer pays 90% of increase. Employee pays 10%.

Prospectively, when the total premium for a plan exceeds the cap, the new total employee contribution, prior to any supplemental insurance premiums exceeding the \$24.99 cap, will become:

- a. Employee Only 0% of the total premium
- b. Employee + Spouse/Partner 5% of the premium increase
- c. Employee + Child(ren) 5% of the premium increase
- d. Full Family 10% of the premium increase

Classified employees enrolled in Moda Medical Plan 1, Dental Premier Plan 1, Opal Vision Full Family for Plan Year 19/20 will be reimbursed \$3.54 for each monthly payment since October 1, 2019 where the employee contribution was not limited to 10% of the premium increase above the cap.

Effective with the paycheck dated September 25, 2020, the first paycheck that pays for October 2020 medical insurance premiums

- 1. Insurance eligible Classified employees who opt to insure a spouse or partner on LCC sponsored medical insurance whose spouse or partner also receives medical insurance coverage under other PEBB and/or OEBB medical insurance plan(s) will incur a post-tax \$5.00 per month fee (\$2.50 per paycheck).
- 2. The double coverage fee is considered separate, and in addition to, any employee contribution for health insurance premiums.

- 3. Classified employees may make changes to their enrollments, during the upcoming open enrollment cycle, if they wish to avoid this double coverage fee.
- 4. After the conclusion of open enrollment, OEBB will provide LCC with the list of employees who are subject to the double coverage fee beginning October 1, 2020.

Life insurance, accidental death and disability insurance, and short- term disability insurance plans shall be provided through the Oregon Educator Benefit Board (OEBB). LCCEF Leadership will select the plans to be offered to employees. The total College contribution for these plans for shall be: \$24.99/year per benefits eligible classified employee, and the difference per month per classified employee shall be added to monthly employee contributions for health insurance premiums.

A voluntary insurance opt-out program for those employees who have double coverage either through OEBB or some other insurance carrier. Those who opt out of coverage through LCC shall receive a \$200 per month stipend for waiving their LCC health insurance coverage. This payment shall continue for as long as the eligible employee waives their LCC-sponsored coverage.

One-time-payment, Stipend: Classified employees may elect to receive a one-time-only stipend payment of \$10,000 subject to all standard payroll withholding requirements. Employees must have worked at the College for 10 (ten) years and were hired on or before January 1, 2010 into a .500 FTE or greater position. Classified employees must submit a written, signed and non-revocable notice of voluntary separation from employment with Lane Community College between May 31, 2020 and August 31, 2020. The written and signed irrevocable notice of voluntary separation from employment must be submitted to the College's Human Resources Department by the end of the work day on the deadline date Monday, August 31, 2020. The intention of this voluntary employment separation incentive is that Classified employees exercising this option and accessing the benefits shall fully separate from employment with the College no later than September 30, 2020.

DocuSigned by:	
500	8/7/2020
For LCCEF	Date Signed
Shane Turner	8/7/2020
For LCC	Date Signed