

2024 CITY OF SAN JOSE – IBEW NEGOTIATIONS**CITY PROPOSAL TO IBEW – HOUSEKEEPING – CITY HEALTHCARE PROGRAM**

The changes below are to incorporate the terms of the Side Letter Agreement dated July 11, 2018 and signed by IBEW on July 23, 2018, related to the City Healthcare Program.

City Proposed Language:

5.6 Health Insurance Coverage

5.6.1 All available plans have a 4-tier rate structure (Employee, Employee plus spouse/domestic partner, Employee plus Child(ren) and Family).

5.6.2 **Medical Insurance Provider with the Highest Overall Employee Enrollment.** The City pays eighty-five percent (85%) of the full premium cost of the lowest priced Non-Deductible HMO Co-Pay Pplan of the medical insurance provider with the highest overall employee enrollment for the employee or the employee and dependent coverage, and the employee pays fifteen percent (15%) of the full premium for the lowest priced Non-Deductible HMO plan. If the employee selects a plan other than the lowest priced Non-Deductible HMO Co-Pay Pplan of the medical insurance provider with the highest overall employee enrollment., ~~the employee pays the difference between the total cost of the selected plan and the City's contribution towards the lowest priced Non-Deductible HMO plan.~~

~~The Kaiser Permanente 1500 Deductible HMO Benefit Plan will be available to employees represented by IBEW in addition to the existing plan options~~

~~5.6.3 **Medical Insurance Provider with Second Highest Overall Employee Enrollment.** The City will pay ninety percent (90%) of the full premium cost of the lowest priced Non-Deductible HMO Co-Pay Plan of the medical insurance provider with the second highest overall employee enrollment for the employee or the employee and dependent coverage, and the employee pays ten percent (10%) of the full premium cost of the lowest priced Non-Deductible Co-Pay Plan of the medical insurance provider with the second highest overall employee enrollment.~~

~~5.6.4 Any deductible plans offered by the medical insurance provider with the second highest overall employee enrollment and whose cost is below ninety percent (90%) of the full premium cost of the lowest priced Non-Deductible HMO Co-Pay Plan will be offered to full-time employees at no cost.~~

~~5.6.5 If a full-time employee selects a plan other than the lowest priced Non-Deductible HMO Co-Pay Plan, the employee pays the difference between the total cost of the selected plan and the City's contribution towards the lowest priced Non-Deductible HMO Co-Pay Plan.~~

~~5.6.6 **Default Healthcare Plan.** New full-time employees and current employees not previously eligible to receive benefits who are hired into a full-time position eligible for benefits on or after July 15, 2018, who do not sign up for a healthcare plan within thirty (30) calendar days from their hire date, will be automatically enrolled in the Deductible plan offered by the medical insurance~~

provider with the second highest overall employee enrollment at the time the employee is automatically enrolled.

5.7 Dental Insurance

5.7.1 The City will ~~provide offer~~ dental coverage for eligible full-time employees and their dependents. As of the date of this agreement the plans include ~~an indemnity plan a PPO~~ and a DHMO plan. These plans are described in the City of San Jose Employee Benefits Handbook available on the City's website and in pamphlets available. ~~A copy of this document shall be available upon request in the Human Resources Department.~~ All available plans have a 4-tier rate structure (Employee, Employee plus spouse/domestic partner, Employee plus Child(ren) and Family).

The City will provide dental coverage in the lowest priced plan for eligible full-time employees and their dependents. If an employee selects a plan other than the lowest priced plan the City will pay ninety-five percent (95%) of the full premium cost for the selected dental coverage for eligible full time employees and their dependents and the employee shall pay five percent (5%) of the full premium cost for the selected plan. ~~As of the date of this agreement the plans include an indemnity plan and a DHMO plan. These plans are described in the City of San Jose Employee Benefits Handbook. A copy of this document shall be available in the Human Resources Department.~~

5.7.1.1 ~~All active, eligible, full-time employees and their eligible dependents that are enrolled in the Delta Dental Plan will receive a lifetime maximum benefit of \$2,000 for orthodontic coverage. Each eligible, full-time employee and dependents shall receive Orthodontia coverage in the Delta Dental Plans; the PPO plan must be medically necessary and has a lifetime maximum amount of \$2,000, the DHMO plan will include a copayment of \$1,000, and orthodontia coverage (both medically and non-medically necessary) is limited to once per eligible member per lifetime.~~

5.7.1.2 ~~Each active, eligible, full-time employee and eligible dependents that are enrolled in the Delta Dental Plan shall receive annual maximum coverage of \$1500.00. Retirees who meet the eligibility requirements defined in Ordinance No. 22261 amending sections 3.24, Part 24, and 3.28, Part 17, Title 3 of the San Jose Municipal Code are entitled to dental insurance coverage as a benefit of the Federated Retirement System.~~

5.7.2 An employee may not be simultaneously covered by City-provided dental benefits as a City employee and as a dependent of another City employee or retiree.