

Health Insurance

KPBSD’s self-insured health care plan is very expensive for employees because of “The Cap”. Currently insurance offers two plans, the Traditional (Trad) and the High Deductible (HDHP). Trad costs are divided with 85% paid by KPBSD, 15% paid by employees
HDHP costs are divided with 90% paid by KPBSD, 10% paid by employees
This is until the District contribution reaches “The Cap”. At that point costs are shared 50% paid by KPBSD and 50% paid by employees. “The Cap” is the sticking issue between the parties.

Here is where the District and the Associations proposals are the same. KPBSD would offer employees two options for health insurance.

HRA Plan:

Individual Deductible	\$2,500
Family Deductible	\$5,000
Out of Pocket Maximum – After Individual Deductible	\$2,000
Out of Pocket Maximum – After Family Deductible	\$4,000
\$750/ year contribution to HRA	
Prescription Drug covered with Co-Pay	

HSA Plan:

Individual Deductible	\$1,500
Family Deductible	\$3,000
Out of Pocket Maximum – After Individual Deductible	\$2,000
Out of Pocket Maximum – After Family Deductible	\$6,000
\$750/year contribution to HSA	
Prescription Drugs applied to Deductible	

The HRA plan has a higher deductible but comes with prescription coverage. The HSA plan has a Health Savings Account (HSA), the same deductible as the current HDHP, but prescription drugs applied to deductible.

A Health Savings Account (HSA) is a tax-advantages savings account that can be used to pay for eligible medical expenses as well as deductibles, co-insurance, prescriptions, vision expenses, and dental care. Unused funds roll over year to year. All of the money in an HSA belongs to the employee even if you leave your job or retire. After age 65, funds from an HSA can be withdrawn for any purpose without penalty but may be subject to income tax if not used for qualified medical expenses.

KPBSD 8/24 Proposal

HRA Employee Monthly \$544.16 / 9 mo.
HSA Employee Monthly \$538.17 / 9 mo.
District Annual Total \$25,801,421.58

KPEA/KPESA 8/13 Proposal

HRA Employee Monthly \$204.92 / 9 mo.
HSA Employee Monthly \$198.92 / 9 mo.
District Annual Total \$29,026,393.9

Why are we going on strike?

We are fighting to ensure every school district employee has access to affordable predictable health insurance. Since we hit “the cap”, our employee health insurance costs have skyrocketed while District costs have declined. Our health insurance has become too expensive. We are not competitive with other Districts. This means KBPSD will not continue to recruit and retain talented teachers and support staff.

Other issues:

Almost all other articles/sections of each negotiated agreement have been tentatively agreed upon. These articles/sections have not been tentatively agreed to but are the same in the District and the Association proposals.

KBPSD and KPEA/KPESA’s proposals both contain:

Duration: July 1, 2019 – June 20, 2021

Raises: 0.5% in FY19, 1.0% increase in FY20, 2.0% increase in FY21

KPEA/KPESA propose FY19 raises go to all employees who completed the 18/19 school year

KBPSD propose raises only go to current employees

Longevity: Employees at the top of the salary schedule receive an additional 0.5% in FY19, 2.0% in FY20, 2.0% in FY21

Extracurricular: KPESA would have new contract language permitting support staff to coach extracurricular activities and receive the same nominal fee as teachers.

Shift Differential: Support staff working swing shift receive a shift differential of \$0.40/hr, for graveyard shift a shift differential of \$0.60/hr over their normal wage.

(Currently \$0.25/hr Swing and \$0.40/hr Graveyard)