

MOU Between Tahoe Douglas Fire Protection District and Tahoe Douglas Professional
Firefighters Local 2441 IAFF
Amendment to Division II, Article 2, Section 2

SECTION 2 - Retiree Benefit Schedule

Employees hired before June 1, 2003 will be subject to the following insurance benefit package.

Subject to the stipulation described hereafter, the Employer agrees to pay for Group Health Care insurance coverage for all qualified retirees who retire on or after July 1, 1999, and the Employees' legal spouse at the time of retirement. The Employer agrees to pay 100% of the monthly insurance premium and the two-party HSA contribution for a qualified retiree with twenty (20) years of service and the retiree's spouse.

Stipulation:

- 19 years limited to 90% of the combined monthly premium and HSA contribution
- 18 years limited to 80% of the combined monthly premium and HSA contribution
- 17 years limited to 70% of the combined monthly premium and HSA contribution
- 16 years limited to 60% of the combined monthly premium and HSA contribution
- 15 years limited to 50% of the combined monthly premium and HSA contribution
- Less than 15 years of service – No district subsidy

A retiree may request that the District apply the combined subsidy primarily to the monthly premium with any remaining balance applied to the HSA.

The Employer's payment of retiree and spouse health insurance coverage shall begin when the retired Employee attains the age of fifty (50) years provided the Employee is qualified as stated above.

Employees hired on or after June 1, 2003 will be subject to the following insurance benefit package.

Subject to the stipulation hereafter, the Employer agrees to pay for Group Health Care insurance coverage for all qualified retirees who retire on or after June 1, 2023. The Employee's legal spouse at time of retirement may also qualify. The Employer agrees to pay 100% of the monthly premium and two-party HSA contribution for a qualified retiree with twenty five (25) years of service and the retiree's spouse.

Stipulation:

- 24 years 100% of employee's monthly premium/ 80% of spouse's monthly premium and 90% of the two-party HSA contribution
- 23 years 100% of employee's monthly premium/ 60% of spouse's monthly premium and 80% of the two-party HSA contribution
- 22 years 100% of employee's monthly premium/ 40% of spouse's monthly premium and 70% of the two-party HSA contribution
- 21 years 100% of employee's monthly premium/ 20% of spouse's monthly premium and 60% of the two-party HSA contribution

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- 20 years 100% of employee premium and single party HSA contribution
- Less than 20 years, No district subsidy

A retiree may request that the District apply the combined subsidy primarily to the monthly premium with any remaining balance applied to the HSA.

The Employer's payment of retiree and spouse health insurance premium shall begin when the retired Employee attains the age of fifty five (55) years provided the Employee is qualified as stated above.

The Employer's responsibility for retiree insurance coverage will terminate for the retired Employee upon the retiree's death or attaining Medicare age and for the retiree's spouse upon the spouse's death, attaining Medicare age or upon dissolution of the marriage between the retiree and his or her spouse, whichever occurs first.

The following applies to all qualified retirees:

Enrollment status will be "limited to" and "identified as" the legal spouse and /or legal dependent/s at the time of retirement. No additional spouses/dependents will be covered under the District's allowance agreement after the Employee retires.

If an otherwise qualified Employee retires before age fifty (50) or fifty five (55) as stipulated above, the Employee may remain on the District's current group health policy by paying premiums out of pocket until age fifty (50) or fifty five (55).

All qualified insurance retirees/spouses who reach Medicare eligible age sixty five (65) will be required to move to Medicare. The Employer will be financially responsible for all Medicare Part A premiums due for each Medicare qualified participant. Medicare B premiums will be the financial responsibility of every Medicare participant. Any penalties incurred as a result of mandatory timelines required for Medicare Part-D enrollment will be the financial responsibility of the participant.

The Employer will contribute \$285.00 per month into a health reimbursement account (HRA) in each participant's name starting with the month the participant is enrolled. Future premium increases to supplements Part D, F, or G will be applied to this dollar amount, not to exceed five percent (5%) of total each year. Any Qualified retiree who was eligible for the HRA benefit on January 1st, 2020 will have the increased amount of \$285.00 per month added to their HRA retroactively back to the start of the year 2020.

Any participant who is a percentage qualified retiree will have their corresponding pro-rated percentage amount deposited in the HRA.

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The Employer's responsibility for retiree insurance coverage will terminate for the retired Employee upon retiree's death and for the retiree's spouse upon the spouse's death or upon dissolution of the marriage between the retiree and his or her spouse.

This benefit was initiated in lieu of a two percent (2%) increase in fiscal year 2000-2001.

 

Fire Chief

 

Local 2441 President

 

Local 2441 Negotiations Chair

