

**LETTER OF AGREEMENT**  
**Between**  
**Whiteford Agricultural Schools**  
**And the**  
**Whiteford Education Association (WEA)**

This Letter of Agreement is entered into this 26<sup>th</sup> day of November 2024 between Whiteford Agricultural Schools, referred to as the "School District" and the Whiteford Education Association, referred to as the "Association".

In consideration of the mutual covenants hereinafter set forth, the School District and the Association agree to replace **Schedule C** (pages 28-29) of the current Master Agreement dated August 1, 2023 - July 31, 2025, amended December 13, 2023, with the following regarding health insurance effective January 1, 2025:

The Board will provide to each teacher the following insurance coverage, or District self-insured coverage, as determined by mutual agreement by the Board and the Association for the teacher and his/her eligible dependents, subject to the applicable maximum Board contributions limits for major medical/health insurance, and subject to the applicable teacher contribution requirements.

**Plan A - Health Insurance:**

1. Frontpath eDIYBS Platinum W102 Embedded plan or generally comparable coverage as determined by mutual agreement by the Board and the Association with a \$0 deductible, 70% Co-Insurance, \$1,250/\$2,500 out-of-pocket limit (in-network), prescription drug card plan; and in-network copays as noted below:

Primary/Specialist Copay	-	\$25 / \$45
Outpatient	-	Coinsurance after deductible
Inpatient	-	Coinsurance after deductible
Urgent Care	-	\$45
Emergency Room	-	\$300

The Whiteford Education Association will be allowed to choose its healthcare plan annually, as long as the hard caps under Public Act 152 are in effect.

Pursuant to Public Act 152 of 2011, the Board shall contribute the "hard cap" amounts for medical/health insurance coverage (not including negotiated life, vision or dental) which are currently (and will be adjusted annually consistent with Public Act 152):

For the **2025** calendar year, the hard cap rates are as follows (and are adjusted annually by the state):

- \$7,718.26 - single-person coverage
- \$16,141.28 - individual and spouse coverage or individual plus 1 non spouse dependent coverage
- \$21,049.85 - family coverage

All bargaining unit members taking medical/health insurance will be responsible for paying any amount over the "hard cap" amounts. The employees' premium contribution will be payroll deducted in equal amounts each check of each month from the employee's paycheck. Such deductions shall be through a qualified Section 125 Plan and, as such will not be subject to withholding to the extent permitted by law.

All other non-medical benefits described in Schedule C shall be fully Board paid.

2. MESSA Delta Dental E/007 (80/80/80)
3. \$50,000 MESSA Group Term Life w/AD/D
4. VSP Platinum or its equivalent eye insurance. The Board at its option will be able to select the carrier.

**PLAN B - Cash-in-Lieu:**

An amount equivalent to the Board's medical benefit plan cost up to the single subscriber "hard cap" rate per year shall be contributed on behalf of the employee upon the employee completing application toward other options provided in this contract on the conditions that: (1) If the employee voluntarily and in writing opts out of the health benefit coverage available under Plan A; and (2) provides documentation to the Board that the employee has other health coverage that meets the minimum value and coverage requirements of the Affordable Care Act. The employee shall be eligible for Plan B.

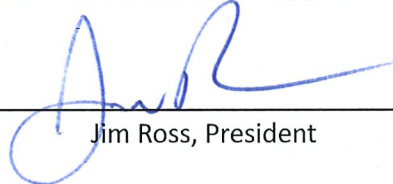
Both parties also agree that this Agreement shall not be deemed a precedent or past practice for purposes of the labor relations between the parties. This letter of agreement will expire on June 30, 2025 and will be subject to future contract negotiations beyond June 30, 2025.

Whiteford Agricultural School District

By:   
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Scott L. Huard, Superintendent

Date: 11/26/24

Whiteford Education Association

By:   
\_\_\_\_\_  
Jim Ross, President

Date: NOV 26, 2024