

**MEMORANDUM OF UNDERSTANDING**  
**Regarding Insurance Coverage for Faculty Members**  
**May 7, 2013**

This memorandum of understanding ("MOU") is entered into between the Ventura County Community College District ("District") and the Ventura County Federation of College Teachers, AFT Local 1828 ("AFT") regarding insurance coverage provided by the District.

**A. Regarding Life Insurance Coverage:**

**Article 4.16 states:**

"The District shall provide to all contract faculty members who meet the eligibility requirements in Article 4.4.A. group term life insurance in the amount of \$50,000."

The District will continue to provide term life insurance coverage for eligible contract faculty members. Currently the District provides this coverage through the Metropolitan Life Insurance Company ("MetLife"). However, the District and the AFT agree that effective July 1, 2013, the District will provide life insurance coverage via Anthem Blue Cross as described in Attachment I.

**B. Regarding Vision Insurance Coverage:**

**Article 4.1 states:**

"...Any future modifications in the faculty health plan designs or changes in carriers proposed by the by the Joint AFT/Management Health Benefits Committee...must be agreed to in writing by the AFT and the District."

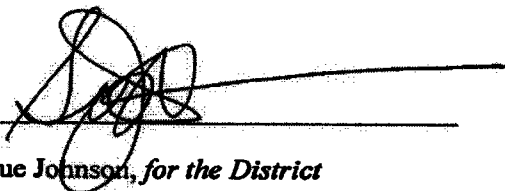
The District will continue to provide vision care coverage for eligible faculty members. The District and the AFT agree that MES will provide vision care coverage for eligible faculty members with the plan design described under MES Option 2 on Attachment II.

  
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Jay H. Wysard, *for the District*

  
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Steve Hall, *for the AFT*

  
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Sue Johnson, *for the District*

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Ventura County Community College District  
 Comparison of Life/AD&D Insurance Benefits  
 Effective Date: July 1, 2013

Life/AD&D Insurance Schedule		\$50,000		\$50,000				
All Employees		\$50,000		\$50,000				
Reduction Schedule	Age of Employee	Amount	%	Reduction Effective	Age of Employee	Amount	%	Reduction Effective
	65 but less than 70	\$35,000	70%	July 1st coincident with or next following age 65	65	\$35,000	70%	Age 65
	70 but less than 75	\$22,500	45%	July 1st coincident with or next following age 70	70	\$22,500	45%	Age 70
	75 but less than 80	\$15,000	30%	July 1st coincident with or next following age 75	75	\$15,000	30%	Age 75
	80 or older	\$10,000	20%	July 1st coincident with or next following age 80	80	\$10,000	20%	Age 80
Convertible	Yes			Yes				
Accelerated Death Benefit	up to 80% of face amount to max of \$40,000			up to 75% of face amount				
Waiver of Premium	Premiums can be waived for employees who become totally disabled before age 70, after the 6 month elimination period. Coverage terminates at age 70 or recovery, whichever is earlier.			Premiums can be waived for employees who become totally disabled before age 60, after the 6 month elimination period. Coverage terminates at age 65 or retirement, whichever is earlier.				
Seat Belt	10% of AD&D Benefit up to \$25,000 max			10% of AD&D Benefit up to \$15,000 max				
Air Bag	5% of AD&D Benefit up to \$10,000 max			10% of AD&D Benefit up to \$10,000 max				
Child Tuition	Yearly benefit for each eligible child is equal to \$5,000 or the actual amount of tuition costs incurred, whichever is less. The total benefit maximum is 100% of the Full Amount for each eligible child. Maximum of 4 consecutive years.			5% of AD&D benefit per year for each child's post-secondary education; Annual maximum of \$5,000 or actual expense. \$40,000 combined maximum				
Travel Assistance Program	Included			Included				
<b>MONTHLY RATES</b>								
Premium Calculation								
Amount of Insurance	\$50,000			\$50,000				
# Lives	900			900				
Life/AD&D Rate Per \$1,000	\$0.157			\$0.135				
Volume	\$43,672,500			\$43,672,500				
Total Monthly Premium	\$6,848			\$5,896				
Total Annual Premium	\$82,174			\$70,749				
% Difference	--			-13.90%				
\$ Difference (Annual)	--			-\$11,424.73				
Rate Guarantee Period	In middle of Multi-Year rate guarantee period.			2 Years				
Re-enrollment:	--			Not necessary. Anthem will honor beneficiary designations on file at District.				

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Ventura County Community College District  
 ASCC Group - Vision Renewal - VSP Options  
 Renewal Effective Date: July 1, 2013

	Current VSP - ASCC Signature Plan		Current VSP - ASCC - Renewal Signature Plan		MES Option 2	
Carrier	VSP - ASCC Plan		VSP - ASCC Plan			
Rate Guarantee			2 Years		4 Years	
Copay	\$0		\$0		\$0	
Benefit Frequency	12 Months		12 Months		12 Months	
Comprehensive Examination	12 Months		12 Months		12 Months	
Lenses	12 Months		12 Months		12 Months	
Frames	12 Months		12 Months		12 Months	
Contact Lenses - In lieu of glasses (frames/lenses)	12 Months		12 Months		12 Months	
Exam	Covered no copay	Up to \$60	Covered no copay	Up to \$60	Covered no copay	Ophthalmologic = up to \$60 Optometric = up to \$50
Frame Allowance	Up to \$130 retail	Up to \$70	Up to \$130 retail	Up to \$70	Up to \$130 retail	Up to \$40
Standard Lenses	Covered after copay	Up to \$45	Covered after copay	Up to \$50	Covered no copay	Up to \$43
Bifocals	Covered after copay	Up to \$65	Covered after copay	Up to \$75	Covered no copay	Up to \$60
Trifocals	Covered after copay	Up to \$85	Covered after copay	Up to \$100	Covered no copay	Up to \$75
Contact Lenses - Bifective In lieu of glasses (frames/lenses)	Up to \$130 retail	Up to \$105 retail	Contact Lens Exam: \$60 Up to \$130 retail	Up to \$105 retail	Up to \$130 retail	Up to \$100 retail
Contact Lenses - Medically Necessary	Covered	Up to \$210	Covered	Up to \$210	Covered no copay	Up to \$250
Extra Discounts & Savings	Fixed pricing on lens options averaging 35-40% off U&C		Fixed pricing on lens options averaging 35-40% off U&C		20% off at all MES Discount Participating Provider location for any additional out of pocket expenses (if any)	
SuperComposite	\$20.77		\$21.69		\$16.47	
3 Tier						
- Employee	\$12.43		\$12.98		\$8.67	
- Employee +1	\$18.07		\$18.87		\$15.61	
- Employee + Family	\$32.40		\$33.84		\$22.37	

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