

**LETTER OF AGREEMENT**  
**Between**  
**Whiteford Agricultural Schools**  
**And the**  
**Whiteford Education Support Personnel Association (WESPA)**

This Letter of Agreement is entered into this 3<sup>rd</sup> day of December 2024 between Whiteford Agricultural Schools, referred to as the "School District" and the Whiteford Education Support Personnel Association, referred to as the "Association".

In consideration of the mutual covenants hereinafter set forth, the School District and the Association agree to replace **Article 15, Item J "Major Medical Insurance"** (pages 17-18) of the current Master Agreement dated July 1, 2023 - June 30, 2025, amended December 8, 2023, with the following regarding health insurance effective January 1, 2025:

Full-time employees become eligible to participate in board paid major medical insurance. The Board will provide full family major medical insurance based upon insurance carrier eligibility (i.e., first workday or no later than first day of next month). This coverage is subject to the applicable maximum Board contribution limits for major medical/health insurance and the applicable employee 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

**Hard Cap:**

The Board of Education shall contribute no more than the "hard cap" amounts per 2011 Public Act 152 toward health/medical insurance coverage (not including negotiated life, vision or dental) up to and including full family sponsored dependents, up to age 26, for all eligible employees. The rates are adjusted each year on January 1 in accordance with the insurance plan year beginning on January 1. Employees will contribute toward the cost of health/medical insurance for everything above the Board's contribution.

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

The employee's premium contribution will be payroll deducted in equal amounts every pay 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.

Full-time employees are defined in Article 4 and shall receive health insurance year-round.

The Board will make the major medical insurance program available to those part-time employees who wish to purchase it at their own expense. It is the employee's responsibility to complete the appropriate online application.

**Plan B - Cash-in-Lieu:**

Full-time employees who are eligible for health insurance but who do not require health insurance will be provided a monthly sum of four hundred (\$400) dollars per month.

Employees electing Cash-in-Lieu must (1) opt out, in writing, of the health insurance benefit and (2) provide documentation to the Board that the employee has other health coverage that meets the minimum value and coverage requirements of the Affordable Care Act.

If a "regular" part-time employee voluntarily substitutes for another employee, the work hours accumulated, per week, while "subbing" shall not be added to the "regular" part-time hours for the purpose of being eligible for either pro-rated or full medical or any other benefits.

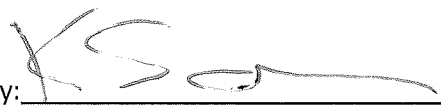
Both parties also agree that this Agreement shall not be deemed a precedent or past practice for purposes of the labor relations between the parties. This letter of agreement will expire on June 30, 2025 and will be subject to future contract negotiations beyond June 30, 2025.

Whiteford Agricultural School District

By:  \_\_\_\_\_  
Scott L. Huard, Superintendent

Date: 12/3/24

Whiteford Education Support Personnel Association

By:  \_\_\_\_\_  
Kris Schroyer, President

Date: 12-3-24