Memorandum of Understanding between the Rancho Santiago Community College District and the Faculty Association of Rancho Santiago Community College District CCA/CTA/NEA

2027 Health Insurance District Maximum Contribution and Onetime Supplemental Contribution to Out-of-Pocket Costs

October 5, 2026

This Memorandum of Understanding ("MOU") is entered into by and between the Rancho Santiago Community College District ("District") and the Faculty Association of Rancho Santiago Community College District CCA/CTA/NEA ("FARSCCD") and is expressly made pursuant to the Educational Employment Relation Act and the current Collective Bargaining Agreement ("CBA").

1. In 2026, the District, in partnership with FARSCCD through the Joint Benefits Committee (JBC), conducted a marketing process to review carrier proposals, evaluate the benefit programs, and assess renewal costs. Following completion of the marketing process, the JBC voted to recommend maintaining the District's current ASCIP pool, with an aggregate rate increase of approximately 10.7%. The 2025–2028 CBA provides that, if annual premium renewal rates result in an aggregate increase exceeding 6%, the District and FARSCCD shall immediately reopen negotiations regarding this Article.

2. For 2026, the Maximum District Contribution was $45,489.37. Effective for 2027, the Maximum District Contribution will increase by 6% to $48,218.73.

3. Because the 2027 premium increases exceed the 6% threshold established in the CBA, employees enrolled in certain family coverage plans, including PPO Medical/PPO Dental and PPO Medical/HMO Dental, would otherwise be responsible for additional out-of-pocket costs exceeding the Maximum District Contribution. Depending on the plan selected, the additional annual employee cost would range from approximately $2,979 to $3,462.

4. For the 2027 benefit year, the District agrees to maintain employee contributions at their 2026 levels and to absorb the additional costs that would otherwise be incurred by employees because of the 2027 premium increases.

5. This MOU shall sunset effective December 31, 2027.

6. This MOU constitutes a one-time, non-precedent-setting agreement between the District and FARSCCD concerning the Maximum District Contribution and employee contributions for the 2027 benefit year. Nothing in this MOU shall be construed as modifying the parties' rights or obligations under the 2025–2028 CBA beyond the specific terms expressly set forth herein.

For the District:

Kristin Olson (Oct 5, 2026 09:43:47 PDT)

Oct 5, 2026

Kristin Olson, Esq.
Vice Chancellor, Human Resources

Date

For FARSCCD:

Madeline Grant

Oct 5, 2026

Professor Madeline Grant
President of FARSCCD

Date

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Final Audit Report 2026-10-05

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