Memorandum of Understanding Redwoods Community College District (District) College of the Redwoods Faculty Organization (C.R.F.O.)

- 5.1.1.1 Medical coverage (currently North Coast Schools Medical Insurance Group (NCSMIG)):
 - 5.1.1.1.1 Faculty shall be able to choose from among the following Plans available through North Coast Schools Medical Insurance group:
 Redwood Plan, Oak Plan, and Maple Plan.
 - 5.1.1.1.2 During open enrollment of each calendar year, the faculty member may elect the option of changing plans with the new plan beginning on January 1st of the following year.
 - 5.1.1.3 During the term of this Agreement, the District shall only be obligated to make a maximum contribution towards faculty member medical benefits equivalent to the actual monthly premiums of the Prudent Buyer Plan OAK for the Faculty, spouse or domestic partner and dependents.
 - 5.1.1.3.1 Faculty who voluntarily select a medical plan with a higher premium than the Oak Plan shall be responsible for the additional cost to be deducted from their monthly salary as a payroll deduction.
 - 5.1.1.3.2 Selection of a plan with a lower premium cost to the District than the Oak Plan will not result in any payment or reimbursement back to the faculty.

For RCCD/	Date:	For CRFO	Date:
Keith Snow-Flamer - Int	erim President/Superintendent	Mike Haley – Pro	
Ahn Fielding – Chief N	Vegotiator	John Johnston	Chief Matoriator