

Norwich School District

Negotiations Meeting Minutes 11/1 5:30 pm – Marion Cross Library

Meeting Convened at 5:34pm

In attendance: Rick Newton, Ania White, Ginny Moore, Allison Litten, Jamie Teague, Tom Candon, Neil Odell

Public: Rhona Tuthill, Karen Trombley, Mary Coffey, Jonathan Fenton, Joy Blongewicz, Elly Fors, Emily Biolsi, Marguerite Ames, Pam Hausler, Lynn Madore

The teachers asked if the Board had a written response to the original proposals. The board indicated it did not and the teachers group indicated that the groundrules indicated all proposals needed to be in writing. The Board and Teachers agreed to caucus so that the board could develop a written response.

Both sides caucused

Both sides reconvened at 6:19 pm and exchanged written responses to the previous proposals.

Tom Candon reviewed the Board's estimate of the cost of the teacher proposal as compared to the board proposal, there were a couple of adjustments to the numbers as discussion ensued. The Overview Handout Jamie gave to the Teacher's bargaining committee at the beginning of the meeting had been updated to actuals on HRA costs based on teacher's current health plan levels; the correct numbers shared are as follows:

Year 1

Board: \$3,161 without HRA; \$41,861 with
NTA: \$197,804 without HRA; \$259,304 with

Year 2

Board: \$4,265 without HRA; \$34,435 with
NTA: \$151,563 without HRA; \$213,063 with

Year 3

Board: \$36,878 without HRA; \$75,578 with
NTA: \$148,110 without HRA; \$209,610 with

Total cost for teacher proposal over 3 years (assuming we spread the 12% evenly over three years and full HRA used): \$681,977

Assuming no other budgetary changes in year 1 259,304, represents a 4.7 % increase in our budget from last year (last year's proposed overall total budget increase was 4.2%)

Average total comp increase for all teachers:

2017: 10.66%

Tom provided rationale for the board's proposal:

- Ability of the board to promote the teacher's proposal to the public
- Lower salary increases at Dartmouth college and DHMC raises
- A regional CPI of 1.2%
- Comparisons to health plans available from DHMC and Dartmouth
- (i.e. based on average teacher salary of \$75,000 in Norwich, if they were to purchase a Family plan through Dartmouth College the cost would be \$682 per month vs. \$446 per year)
- Jamie offered clarification that the actual cost of the proposals is 3x the cost of the first year plus 2x the cost of the 2nd year plus the cost of the third year.

Rick Newton briefly covered the teachers' proposal on insurance (see attachment)

He also stressed that the teachers prefer to negotiate in terms of % increase for salary and percentage share of health insurance premiums, not dollar amounts

Jamie added that the board focus on dollar amounts is preferred for budgeting. With 4 different plans across 4 different tiers, it becomes difficult to budget. The preference is that proposals are tied to a single plan or to a dollar amount.

Teachers provided response to our proposal:

- Opposed to salary increase as a stipend
- Prefer salary increases expressed as a percentage increase on base, not a dollar amount
- Prefer health insurance costs expressed as a percentage
- Requested explanation of proposed change in dental benefits.
- Requested Board to simplify language on new 8.2 pay periods
- Opposed to change in reimbursement on staff development – want it to remain tied to UVM credits – Board asked if that meant the In State or Out of State tuition. Teachers agreed to review. Teachers prefer to keep max at \$40K (not \$30K)
- Opposed to any change in RIF language. Rick noted that we talked about this for hours last year and teachers can't believe it's back on the table again this year.
 - Tom replied that the board feels very strongly about this item as well.

New items were added to the Teachers' Health Insurance proposal that was previously emailed:

- added the option of the FSA account (see attachment) and
- that existing health insurance options remain in effect until Jan. 1, 2018

Jamie reviewed board proposal with the following clarifications:

- item 5 – strike “we will increase the set”
- item 8 – has only been in place for “one contract” – not one year

Teachers had questions on Out of Pocket Maximums on new VEHI plans. Jamie spoke briefly to this subject. The board encouraged the teachers to reach out to VEHI for education on new health plans.

Ania asked if there are other public schools that have provided a dollar amount towards purchase of insurance. The Board agreed to look into that.

Both sides caucused briefly to discuss next steps.

The parties reconvened and the board stated they will come to next meeting with written counter proposals for salary and health insurance but plan to continue negotiating in terms of dollar amounts.

Teachers agreed to email prior to next meeting if negotiating on dollars is going to be a problem

Meeting ended at 7:09 pm

Norwich School Board
and
Norwich Education Association Teachers
Negotiations Proposal: November 1, 2016

School Board Proposals

NEAT Responses

1.	<p>Article II: Negotiations</p> <p>10/11/16:</p> <p><u>Amend Article 2.1</u></p> <p>2.1 On or before October 1 of the year prior to the year in which this Agreement expires, the Association or the Board may notify the other party of its desire to terminate or modify the terms and conditions of this Agreement. Notice shall be in writing through certified mail, return receipt requested. If proper notice is given, the notifying party or parties shall submit proposals no later than October 15. The parties shall begin to meet, confer, and negotiate no later than October 30 in accordance with the procedures set forth herein, and in accordance with the provisions of Title 16, Chapter 57, VSA, in a good faith effort to reach a mutual understanding and agreement. If neither party has notified the other of a desire to terminate or modify the agreement by October 1, this Agreement shall stand in full effect.</p> <p>Add:</p> <p>2.3 In the event that the parties fail to reach agreement on a successor contract by the end date of the current contract, all terms and conditions of the current contract shall remain in effect and unchanged until a successor contract is ratified by the parties, including all fringe benefits (if still available from existing providers) at the current contribution levels. Salaries shall remain unchanged with no movement on the salary schedule until a successor contract is ratified by the parties, irrespective of past practice or any language in the current contract regarding salary schedule step placement or advancement, or horizontal track/column movement.</p>	1.	<p>11/1/16:</p> <p>Current contract language. No addition of 2.3.</p>
2.	<p>Article VII: Leaves of Absence</p> <p>10/11/16: <i>move ok</i></p> <p>Move 7.11 Enrichment Grants to 8.7 Enrichments Grants:</p> <p>Add as 7.11: Teachers contracted for less than full time will receive a prorated number of leave days based on their percent of FTE. For the purpose of reporting leave electronically, all days will be converted to hours based on 7.5 hours per day. Time away will be reported in actual time increments.</p>	2.	<p>11/1/16:</p> <p>NEAT does not accept proposed addition.</p>

<p>3.</p>	<p>Article VIII: Compensation</p> <p>10/11/16:</p> <p><u>8.1 Salaries: No changes in wording, however we propose an addition to the appendices.</u> Note - All base Salary Schedules will remain the same for all agreed upon years. For each year of this agreement, every teacher will receive a yearly stipend as follows:</p> <table border="0"> <tr> <td>2017-2018</td> <td>\$500</td> </tr> <tr> <td>2018-2019</td> <td>\$1,000</td> </tr> <tr> <td>2019-2020</td> <td>\$1,500</td> </tr> </table> <p>These stipends will be paid in accordance with the teacher's regular salary schedule and are not cumulative. The stipend for 2019-2020 will sunset on June 30, 2020 and will not carry forward if a new agreement is not reached for upcoming fiscal years.</p> <p><u>Amend Article 8.3, A. Medical Insurance</u></p> <p>1. The District shall provide access to the Blue Cross/Blue Shield VEHI (Vermont Education Health Initiative) Plans. The District shall pay this premium for single, two-person or family coverage as elected by the teacher subject to the following thresholds</p> <p>2017/2018: Single, \$5,275; 2 Person, \$9,906; Parent/Child(ren), \$8,155; and Family, \$14,611</p> <p>2018/2019 Single, \$5,149; 2 Person, \$9,670; Parent/Child(ren), \$7,961; and Family, \$14,263</p> <p>2019/2020 Single, \$5,024; 2 Person, \$9,434; Parent/Child(ren), \$7,767; and Family, \$13,915</p> <p>The school district will cover future rate increases up to 3% based on a weighted average of all participating employee plans. Increases over and above 3% will be shared equally by the employer and employee. The District will fund an HRA for each employee plan at the following thresholds: Single \$900; 2 person \$1,800; Parent/Child(ren) \$1,800; and Family \$1,800. All HRA funded claims will be paid on a 50/50 shared basis up to the prior funding limits. paybacks listed below. Teachers will contribute fifteen percent (15%) of the premium cost of the VEHI Dual Option Plan; effective July 1, 2014, teachers will contribute sixteen percent (16%). The teacher may elect to enroll in VEHI Plan B with unmanaged mental health/substance abuse parity, in which case the teacher shall also pay the difference between the premium costs of VEHI Plan B and the VEHI Dual Option Plan. In the event that two teachers employed by the District are spouses, said teachers shall not be entitled to multiple coverages, i.e., such teachers may select either a two-person or, if they have dependents: a parent/child or family coverage.</p>	2017-2018	\$500	2018-2019	\$1,000	2019-2020	\$1,500	<p>3.</p>	<p>11/1/16:</p> <p>See NEAT proposal.</p> <p>See NEAT proposal.</p>
2017-2018	\$500								
2018-2019	\$1,000								
2019-2020	\$1,500								

<p>2. In the event that a teacher elects not to be covered by the Blue Cross/Blue Shield any of the VEHl plans offered plan provided herein, he/she shall be paid the sum of \$700 \$1,000 on the first payroll date in December at the close of the for the school year for in which he/she waived coverage. Payments may be prorated as applicable.</p> <p>3. <u>Medical Insurance for Retirees</u>: Any member of the Norwich Teachers Association who 1) has been employed as a teacher for at least twenty years, at least the last fifteen of which shall have been as a teacher at the Marion Cross School, and 2) has attained the age of 55 or has taught for a total of 30 years prior to June 30 of the teacher's final active teaching year, will be eligible for medical insurance coverage at retirement, as follows. The District will pay the difference between the total premium based on the VEHl Gold CDHP for single person medical insurance for the retired teacher and the amount subsidized by the Vermont Retirement System, until the retired teacher becomes eligible for Medicare benefits. In other words, single person medical insurance will be provided to the retired teacher, with total premiums being paid by a combination of contributions from the Norwich School District and the Vermont Retirement System.</p> <p>Teachers will qualify for this extended medical insurance benefit only if they are not eligible for equivalent insurance benefits from another employer.</p> <p>Provisions outlined in this paragraph will expire on June 30, 2017 _____.</p> <p><u>Amend Article 8.3, B. Dental Benefit</u>: The School Board will fund <u>single person dental insurance up to \$500.00 per employee per year for a program to provide dental benefits to bargaining unit employees. Two person or family coverage may be purchased by an employee with the additional cost paid by the employee. This funding shall be provided on a pro rata amount based on the full time equivalent status of the employee.</u></p> <p><u>Amend Article 8.4 and renumber/relocate to 8.2</u> 8-4 8.2 Teachers may elect to be paid in either twenty-two (22) or twenty-six (26) substantially equal installments, starting with the first Friday that is a payday after the teachers return to work following the summer break. If there are five or more calendar days between the first day that teachers are required to return to work following summer break, and the first Friday that is a payday, then teachers will be paid on the first payday after they return to work. If there are fewer than five calendar days between the first day that teachers are required to return to work following summer break, and the first Friday that is a payday, then teachers will be paid on the second payday after they return to work. The final paycheck will be made on the last teacher workday of the school year. In no case shall the final installment be made until the contract has been fulfilled to the satisfaction of the superintendent.</p>	<p>2. In the event that a teacher elects not to be covered by the Blue Cross/Blue Shield any of the VEHl plans offered plan provided herein, he/she shall be paid the sum of \$700 \$1,250 on the first payroll date in December at the close of the for the school year for in which he/she waived coverage. Payments may be prorated as applicable.</p> <p>3. <u>Medical Insurance for Retirees</u>: Any member of the Norwich Teachers Association who 1) has been employed as a teacher for at least twenty years, at least the last fifteen of which shall have been as a teacher at the Marion Cross School, and 2) has attained the age of 55 or has taught for a total of 30 years prior to June 30 of the teacher's final active teaching year, will be eligible for medical insurance coverage at retirement, as follows. The District will pay the difference between the total premium based on the VEHl Platinum for single person medical insurance for the retired teacher and the amount subsidized by the Vermont Retirement System, until the retired teacher becomes eligible for Medicare benefits. In other words, single person medical insurance will be provided to the retired teacher, with total premiums being paid by a combination of contributions from the Norwich School District and the Vermont Retirement System.</p> <p>Teachers will qualify for this extended medical insurance benefit only if they are not eligible for equivalent insurance benefits from another employer.</p> <p>Provisions outlined in this paragraph will expire on June 30, 2017 _____.</p> <p>NEAT requests further information about this article. Clarification needed.</p> <p>NEAT requests simplified language regarding 8.4 (now 8.2).</p>
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<p><u>Amend Article 8.6, Course Reimbursement:</u></p> <p>A. <u>All Members of the Bargaining Unit:</u></p> <p>The District shall reimburse each employee covered under this agreement up to the cost of three University of Vermont graduate credits \$2,000 per year for graduate and undergraduate courses approved by the Local Standards Board and Superintendent, seminars, or workshops. Undergraduate credits may be reimbursed only if such professional development is approved by the administration in order to fill a need of the School District. Reimbursement will be made only after the employee's staff development activity has been approved by the Local Standards (for activities which are part of the employee's Individual Professional Development Plan, and for which hours will be credited towards the relicensing), or the principal (for other staff development activities). The Board's total tuition reimbursement expense under this subsection (8.6A) shall not exceed \$40,000 \$30,000 per year.</p> <p>(Delete) B. — Members of the Bargaining Unit who are Pursuing an Advanced Degree:</p> <p>————— In addition to the reimbursement outlined in Article 8.6.A above, the District shall reimburse each employee covered under this agreement, who is pursuing an advanced degree, up to three thousand dollars (\$3,000) per year for graduate level course work at an accredited institution of higher learning. To qualify for this additional reimbursement, an employee must notify the principal of his/her intent to pursue an advanced degree prior to enrolling in a graduate level course and produce documentation from the college or university of matriculation into the program. Reimbursement will be made only after the employee's expenses have been approved by the principal. The Board's total tuition reimbursement expense under this subsection (8.6B) shall not exceed \$9,000 per year.</p> <p>C. <u>B. Conditions:</u></p> <p>To qualify for reimbursement under Articles 8.6.A and 8.6.B Section A, the request for reimbursement, together with proper documentation of expenses, must be furnished to the Marion Cross School secretary no later than thirty (30) days following completion of the activity. Reimbursement may not be granted until such time as an approved grade report or transcript is received from the institution from which the course was taken indicating performance at a B or better level. For courses not awarding a letter grade, a "passing" indication will suffice. Rules governing the reimbursement of expenses will be found in the document titled Norwich Staff Development Expense Reimbursement Guidelines, as revised.</p>		<p>Current contract language.</p> <p>Current contract language.</p> <p>Current contract language.</p>
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	<p>Add: Enrichment Grants to 8.7 and renumber 8.7 Mileage to 8.8 Mileage; 8.8 Annuity to 8.9 Annuity; and 8.9 Early Retirement to 8.10 Early Retirement</p>		<p>NEAT accepts this proposal change.</p>
<p>4.</p>	<p>Article XII. Reduction in Force</p> <p>10/11/16:</p> <p><u>Amend Article 12.4 Selection of teachers for layoff:</u></p> <p>Provisions of Article 12 shall apply only to teachers on continuing contract. Teachers shall be laid off in reverse order of seniority within a teaching category: classroom teacher, special subject area teacher, special education teacher, guidance counselor.</p> <p>If teachers on continuing contract must be released, a review will be made of the performance and ability as well as the length of service in the school district of the teachers in positions to be reduced. If the performance and ability among teachers in the area of reduction is substantially equivalent, the teacher having the longest length of service in the school district shall be given preference for continued employment. However, when there is, in the judgment of the administration, a clear difference in performance and ability, the more capable teacher shall be retained. In such a case, the Superintendent shall meet and confer with representatives of the NTA to review and discuss the proposed lay off.</p> <p>Seniority will be based on the number of continuous years of professional service in the Norwich School District. Time spent on sabbatical leave shall be counted as part of continuous service. Time spent on approved personal leave will be subtracted from total service, but will not be considered an interruption of service.</p> <p>Part-time teachers will accrue seniority in the same manner that they advance on the pay scale; i.e., they will earn a year of service regardless of the part-time nature of their employment.</p> <p>In the event of teachers having equal seniority, the determination shall be based on the following criteria in order:</p> <ul style="list-style-type: none"> A. Prior experience in the District, which shall include all other service before the current term of continuous service; B. Ability to perform the work in question as determined by the Administration. <p>Should the Board deem it necessary to eliminate or reduce a position other than classroom teacher, the teacher(s) affected shall have the right to displace other employees as defined in Section 12.6.</p>	<p>4.</p>	<p>11/1/16 : Current Contract Language</p>

5.	<p>Article XIII: Duration of Agreement</p> <p>10/11/16:</p> <p><u>Amend Article 13.1</u>This Agreement shall take effect July 1, 2015 2017 and shall continue in full force and effect until 12:00 midnight, June 30, 2017 2020* and from year to year thereafter unless written notice of desire to terminate or modify this Agreement is given by either party to the other as provided herein.</p> <p>(*The board would like to arrive at a three-year agreement but this decision is contingent upon agreement on Health Insurance and Salary levels.)</p>	5.	<p>11/1/16:</p> <p>See NEAT proposal.</p>
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Norwich School Board
and
Norwich Education Association Teachers
Negotiations Status Report: November 1, 2016

NEAT ProposalSchool Board Response

1.	<u>Article VI – 6.3: Extra Assignments</u> If a teacher is required to performs services beyond his/her contracted assignment, he/she shall be paid at a per diem rate equal to 1/185 th of a full-time teacher's salary at his/her step and track placement or a pro rata portion thereof if the teacher is part-time. Such services may include, but shall not be limited to, inservice, administrative duties, and curriculum work.	1.	11/1/16:
2.	<u>Article VII - 7.1.E: Leaves of Absence, Sick Day Buyout</u> If a teacher has worked for the Norwich School District for 10 or more years, upon leaving the district they will receive \$20.00 for each accumulated sick day.	2.	11/1/16:
3.	<u>Article VII – 7.3: Bereavement</u> Up to three (3) days per occurrence (non-accumulative), shall be granted each teacher, subject to the approval of the Principal, because of a death in the immediate family. Immediate family shall be defined as parents, spouse, Vermont Civil Union partner, siblings, grandparents, children (including step/foster children and those for whom the teacher has been appointed guardian), grandchild and the corresponding in-laws of same. Bereavement leave may be extended (additional days and/or beyond immediate family) at the discretion of the Superintendent.	3.	11/1/16:
4.	<u>Article VII – 7.7.A.2: Parental Leave</u> The father or partner or adoptive parent , with as much notice as possible, can choose up to 5-days 15 days from their accumulated sick days of paid leave.	4.	11/1/16:

5.	<p><u>Article VIII – 8.1: Compensation</u></p> <p>We propose a 12% increase, on the base, over three (3) years.</p>	5.	11/1/16:
6.	<p><u>Article 8.3, A. Medical Insurance</u></p> <p>From July 1 – December 31, 2017, the District will maintain current contract language for Medical Insurance.</p> <p>Beginning January 1, 2018, the Board will pay 98% of the premium for a single, parent/child(ren), 2-person, or family coverage in one of the following VEHI Health Insurance plans chosen by the teacher/employee: Platinum, Gold, Gold CDHP, Silver CDHP. In addition, the Board shall provide each teacher/employee with an integrated Health Reimbursement Arrangement sufficient to cover all medical expenses not covered by the VEHI Plan chosen by the teacher/employee. All administrative costs for the integrated HRA shall be paid by the Board.</p> <p>District will provide employees with the option of enrolling in a Flexible Spending Account (FSA) pre-tax to health and/or dependent care expenses.</p> <p><u>Article VIII – 8.3.A.2: Medical Insurance</u></p> <p>In the event that a teacher elects not to be covered by the Blue Cross/Blue Shield plan provided herein, he/she shall be paid the sum of \$700 \$1500 at the close of the school year for which he/she waived coverage.</p>	6.	11/1/16:
7.	<p><u>Article VIII – 8.8: Annuity</u></p> <p>The Board will match an annuity contribution of up to 4% of salary by each teacher employed by the District on May 9, 2011; teachers not employed by the District on the above date will receive a 2% matching contribution by the Board. Enrollment in the program must be completed by August 31 in order to receive the full year's benefit. Matching contributions by the Board for professional employees who enroll after this date will be on a pro rata basis.</p>	7.	11/1/16:
8.	<p><u>Article VIII – 8.9: Early Retirement</u></p> <p>After a minimum of eighteen (18) fifteen (15) years of service in the District, an employee meeting the minimum eligibility requirements of the Vermont Retirement system may enroll in the following program. Employees who have worked part-time are eligible for the program on a pro-rated basis if they have the equivalent of eighteen (18) fifteen (15) years of full time service.</p>	8.	11/1/16:

Norwich School Board
and
Norwich Education Association Teachers
Negotiations Status Report: October 11, 2016

NEAT Proposal

School Board Response

1.	<p><u>Article VI – 6.3: Extra Assignments</u></p> <p>If a teacher is required to performs services beyond his/her contracted assignment, he/she shall be paid at a per diem rate equal to 1/185th of a full-time teacher’s salary at the step and track placement or a pro rata portion thereof if the teacher is part-time. Such services may include, but shall not be limited to, inservice, administrative duties, and curriculum work.</p>	1.	<p>We are amenable at amending language that is fair and equitable with prior approval.</p>
2.	<p><u>Article VII - 7.1.E: Leaves of Absence, Sick Day Buyout</u></p> <p>If a teacher has worked for the Norwich School District for 10 or more years, upon leaving the district they will receive \$20.00 for each accumulated sick day.</p>	2.	<p>This is a monetary request that will become a part of the total monetary package.</p>
3.	<p><u>Article VII – 7.3: Bereavement</u></p> <p>Up to three (3) days per occurrence (non-accumulative), shall be granted each teacher, subject to the approval of the Principal, because of a death in the immediate family. Immediate family shall be defined as parents, spouse, Vermont Civil Union partner, siblings, grandparents, children (including step/foster children and those for whom the teacher has been appointed guardian), grandchild and the corresponding in laws of same. Bereavement leave may be extended (additional days and/or beyond immediate family) at the discretion of the Superintendent.</p>	3.	<p>We will bestow one day (1) for non-family as currently defined.</p>
4.	<p><u>Article VII – 7.7.A.2: Parental Leave</u></p> <p>The father or partner or adoptive parent, with as much notice as possible, can choose up to 5 days 15 days from their accumulated sick days of paid leave.</p>	4.	<p>We will consider 10 days for this request.</p>

5.	<p><u>Article VIII – 8.1: Compensation</u></p> <p>We propose a 12% increase, on the base, over three (3) years.</p>	5.	<p>We cannot at this time contemplate 12% over 3 years due to economic conditions in the local environment. We will increase the set</p>
6.	<p><u>Article VIII – 8.3.A.2: Medical Insurance</u></p> <p>In the event that a teacher elects not to be covered by the Blue Cross/Blue Shield plan provided herein, he/she shall be paid the sum of \$700 \$1500 at the close of the school year for which he/she waived coverage.</p>	6.	<p>Will be considered depending on co-pay percentage levels determined.</p>
7.	<p><u>Article VIII – 8.8: Annuity</u></p> <p>The Board will match an annuity contribution of up to 4% of salary by each teacher employed by the District on May 9, 2011; teachers not employed by the District on the above date will receive a 2% matching contribution by the Board. Enrollment in the program must be completed by August 31 in order to receive the full year’s benefit. Matching contributions by the Board for professional employees who enroll after this date will be on a pro rata basis.</p>	7.	<p>This has only been in place for one year and we want to keep current contract language.</p>
8.	<p><u>Article VIII – 8.9: Early Retirement</u></p> <p>After a minimum of eighteen (18) fifteen (15) years of service in the District, an employee meeting the minimum eligibility requirements of the Vermont Retirement system may enroll in the following program. Employees who have worked part-time are eligible for the program on a pro-rated basis if they have the equivalent of eighteen (18) fifteen (15) years of full time service.</p>	8.	<p>This has only been in place for one year and we want to keep current contract language.</p>
9.	<p><u>Article 8.3, A. Medical Insurance</u></p> <p>The Board will pay 98% of the premium for a single, parent/child(ren), 2-person, or family coverage in one of the following VEHI Health Insurance plans chosen by the teacher/employee: Platinum, Gold, Gold CDHP, Silver CDHP. In addition, the Board shall provide each teacher/employee with an integrated Health Reimbursement Arrangement sufficient to cover all medical expenses not covered by the VEHI Plan chosen by the teacher/employee. All administrative costs for the integrated HRA shall be paid by the Board.</p>		<p>We cannot agree to a percentage split to cover the cost of insurance due to the fact there are multiple plans being made available. We will maintain our offer of a set dollar amount.</p>