

## **INSURANCE LANGUAGE**

All Association members must assume the responsibility for any increased cost in health premiums beyond the 2004/05 insurance year. The Board's base premium shall not exceed the Board's base premium for the 2004/05 insurance year. In the event the health insurance premium effective July 1, 2005 exceeds the Board's base premium for the 2004/05 insurance year, determined by the premium effective July 1, 2004, Association members shall be responsible for the increased premium costs. Costs are to be paid by payroll deduction starting in June, 2005.