# STATE OF CONNECTICUT

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ENFIEL

# DEPARTMENT OF EDUCATION

# **BINDING ARBITRATION PROCEEDING**

# UNDER

# Section 10-153f (as amended)

# CONNECTICUT GENERAL STATUTES

In the matter of:

# ENFIELD BOARD OF EDUCATION

· and

# ENFIELD TEACHERS' ASSOCIATION

# ARBITRATION PANEL:

Attorney Susan R. Meredith

Attorney John M. Romanow

Attorney Martin Gould

Chair and representing the public Representing boards of education Representing employee groups

#### **APPEARANCES:**

For the Board:

Richard Mills, Esq.

For the Association:

Joseph Czerbinski, Uniserv Representative

Date of Award: December 9, 2013

In accordance with C.G.S. 10-153(f), the Panel awards the attached Stipulation of the parties as its Award in this arbitration proceeding, which resolves all outstanding issues between the parties.

-1

Susan R. Meredith, Chair

John Romanow, representing the interests of the Enfield Board of Education .

Martin Gould, representing the interests of the Enfield Teachers' Association :

# AGREEMENT BETWEEN

# THE ENFIELD BOARD OF EDUCATION

and

# THE ENFIELD TEACHERS' ASSOCIATION

JULY 1, 2014 - JUNE 30, 2017

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## ARTICLE 1. CONTRACT AGREEMENT

#### A. DESIGNATION AGREEMENT

This agreement, made this the \_\_\_\_\_ day of \_\_\_\_\_, 2013, by and between the Board of Education of the Town of Enfield (hereinafter referred to as the "Board") and the Enfield Teachers' Association (hereinafter referred to as the "Association").

#### B. WITNESSETH

WHEREAS the Association has submitted to the Board the signature of a majority of the certificated professional personnel employed by the Board, exclusive of administrative and supervisory personnel, on a petition designating the Association as the exclusive representative of all such personnel for the purposes of and with all of the privileges as provided by Public Act No. 298 of the 1965 General Assembly: <sup>4</sup>

NOW THEREFORE, the Board and Association do hereby mutually agree as follows:

- 1. Certification: The Board hereby recognizes the Enfield Teachers' Association as the exclusive representative of all the certified professional personnel inclusive of Department Chairpersons but exclusive of Administrative Supervisory Personnel and temporary substitutes.
- 2. Acceptance: The Association hereby accepts the recognition and certification as hereinbefore provided.

#### C. SCOPE AND DURATION OF AGREEMENT

1. Scope of Agreement

This Agreement outlines the conditions of employment for the Enfield Public School teachers as specified in Section 1-153a through Section 10-153f, inclusive, of the Connecticut General Statutes.

2. Duration of Agreement

The provisions of the Agreement (Exclusive of the Designation Agreement) shall be effective as of July 1, 2014 and remain in full force and effect through June 30, 2017.

# ARTICLE 2. PROFESSIONAL NEGOTIATION

## A. Negotiation Over Successor Agreement

- 1. Negotiations shall commence according to state statue.
- 2. During negotiations, the Board and the Association shall exchange relevant data, points of view, and proposals and counter proposals. The Board shall make available to the Association for inspection all pertinent financial records of the Board relating to negotiable items.

# B. Consultation Over Matters Not Covered by Terms of the Agreement

- 1. During the duration of the Agreement, in the event that the Association desires to make any proposal, directly related to conditions of employment, but not affecting the Board budget, the subject matter of which is not covered herein, the Association may submit such proposal in writing to the Superintendent (which term as used in this Section B. shall also include his designee). The Superintendent shall acknowledge receipt of the proposal in writing within five (5) school days thereafter. The Superintendent and the Association shall arrange for a mutually satisfactory time and place for a meeting to discuss such proposal within fifteen (15) days after receipt of proposal, unless the Superintendent and the Association mutually agree to an extension of time for such meeting.
- 2. If an agreement is reached, it shall be presented to the Board as a joint recommendation of the Superintendent and the Association. The Board shall not reject such recommendation without further discussions with the Association in a good faith effort to resolve the disagreement.
- 3. If the Association is dissatisfied with the progress of discussions with the Superintendent, the Association may so notify the Board in writing and shall have the right to discuss the matter directly with the Board in a good faith effort to reach agreement.
- 4. Any modifications or additions to this Agreement shall be by mutual agreement of the parties and shall be reduced to writing, shall be signed by the Board and the Association, and shall become an addendum to this Agreement.

#### C. Board Prerogatives

It is also recognized that, under said statutes, the Board has, and will continue to retain the sole ultimate responsibility to direct the operation of the Enfield Public Schools in all aspects including but not limited to the following:

To maintain public elementary and secondary schools and such other educational activities as in its judgment best serve the interests of the children of the Town of Enfield; to decide the need for school facilities; to determine the care, maintenance and operation of buildings, lands, apparatus and other property used for school purposes; to determine the number, age and qualifications of the pupils to be admitted to each school; to employ, assign and transfer teachers; to suspend or dismiss teachers in the manner prescribed by statute; to designate the schools which shall be attended by the various children within the town; to make such provisions as which will enable each child of school age residing in the town to attend school for the period required by law and provide for the transportation of children wherever it is reasonable and desirable; to prescribe rules for the management, studies, and discipline of the schools; to approve the textbooks to be used; to make rules for the arrangement, use and safekeeping of the school libraries; and to approve plans and sites for school buildings and submit budgets to the Town Council, and, in its sole discretion, expend monies appropriated by the town for maintenance of the schools, and to make such transfers of funds within the appropriated budget as it shall deem it advisable.

These rights, responsibilities and prerogatives are not subject to delegation in whole or in part except that the same shall not be exercised by the Board in a manner inconsistent with nor in violation of the provisions of this Agreement. No action taken by the Board with respect to such rights, responsibilities and prerogatives, other than as there are specific provisions herein elsewhere contained, shall be subject to the grievance and arbitration provisions of this Agreement.

#### D. Amendments to Contract

This Agreement during its life may be amended at any time by mutual consent of the parties, after authorization by the Board of Education and the Enfield Teachers' Association, with respect to matters that do not require the spending of additional monies, not allocated for the purpose for which the amendment is requested by the Board of Education.

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## ARTICLE 3. GENERAL PROVISIONS

- A. The term "teacher" as used in this Agreement except when otherwise indicated, is considered to apply to all certificated professional employees in Enfield as defined in Section 10-153b (a)(2) of the Connecticut General Statutes, revision of 1958, as amended.
- B. All the provisions of the collective bargaining agreement, except for Article 12, apply to teachers holding a durational shortage area permit to teach their primary assignment. This clause does not apply to teachers using the DSAP to be a department chair.
- C. It is understood that this Agreement is subject to, and shall operate within the framework of, the Statutes of the State of Connecticut.
- D. It is understood that teachers shall continue to serve under the direction of the Superintendent of Schools and in accordance with Board and administrative policies, rules and regulations, including those set forth in the teacher manual for the professional staff, as amended, provided that the provisions of this Agreement shall supersede and prevail over any conflicting provisions. Upon adoption of this contract, a complete updated electronic copy of Board and Administrative Regulations as revised to reflect current operating procedures shall be provided to the President of the Association and the Chair of PR&R. When any new Board or Administrative regulations are adopted, an electronic a copy shall be provided to the President of the Association and the Chairperson of PR&R at the same time as copies are provided to the Administration.
- E. There shall be no reprisals of any kind taken against any teacher by reason of his/her membership in the Association or participation in its activities.
- F. Teachers shall have the opportunity to review and discuss any evaluation report with their supervisors, and shall be entitled to knowledge of, access to, and upon request, a copy of all supervisory records and reports of competence, personal character and efficiency maintained in his/her personnel file with reference to the evaluation of his/her performance in the Enfield Public School System.
- G. When it is necessary for executive officers of the Association to engage in Association activities directly relating to the Association's duties as representative of the teachers, they shall be given such free time, without loss of pay, as is necessary to perform any such activities, provided such free time has been approved by the Superintendent. The Association, and the Board, recognize and agree that this privilege should not be abused.

- H. Electronic copies of the Agreement shall be made available to all teachers. The Board shall provide each teacher with an electronic copy of a Teacher Manual for professional staff, including any revisions or amendments.
- I. This Agreement shall be binding upon the Board and the Association for the term of said Agreement, and the Board hereby amends its rules and regulations to the extent necessary to give effect to the provisions of this Agreement.
- J. If any portion of this Agreement is ruled invalid for any reason, the remainder of the Agreement shall remain in full force and effect.
- K. Representation Fees
  - 1. All teachers employed by the Enfield Board of Education shall as a condition of continued employment, join the Association or pay a service fee to the Association. Said service fee shall be set annually by the Association and certified to the Board in writing and shall be no greater than that portion of Association dues uniformly required of members which constitutes the cost of collective bargaining, contract administration and grievance adjustment.
  - 2. All teachers who elect to join the Association shall sign and deliver to the Association, if they have not already done so, an authorization for the payroll deduction of membership dues of the Association. Said authorization shall be delivered to the Board of Education and shall continue in effect from year to year, unless such teacher shall notify the Board of Education and the Association in writing in the month of September of any year, that he/she no longer authorizes deduction of membership dues of the Association. If said notice is timely delivered, it shall mean that in the coming school year said teacher shall pay the service fee as described in Section 1 via payroll deduction.
  - 3. The Board of Education agrees to deduct from each teacher an amount equal to the Association membership dues or service fee by means of payroll deductions. The deduction from each paycheck of membership dues shall be made in ten (10) equal installments, commencing from the first paycheck in October and then from the first two paychecks in each following month. The amount of Association membership dues shall be certified by the Association to the Board of Education prior to September 30. The amount of the service fee shall be certified by the Association to the Board of Education prior to January 2.
  - 4.a. Those teachers commencing employment after the start of the school year shall sign and deliver to the Board of Education an authorization card as described in Section 2. Deductions of Association membership dues shall commence with following pay period.

- 4.b. After service fee deductions commence (Section 3), newly hired teachers shall be subject to service fee deductions until such time that they deliver to the Board of Education an authorization card as described in Section 2. Deductions for Association membership dues shall commence with the appropriate pay period following delivery of authorization.
- 5. The Board of Education agrees to forward to the Association treasurer, each month, a check for the amount of money deducted during the preceding month. The Board shall include a list of the teachers for who such deductions were made.
- 6. The singular reference to the "Association" herein shall be interpreted as referring to the Enfield Teachers' Association, the Connecticut Education Association and the National Education Association.
- 7. The Association agrees to indemnify and defend the Board of Education against claims, demands, suits or other forms of liability that shall arise out of or by reasons of action taken by the Board of Education for the purpose of complying with the provisions of this article. Any settlement in conjunction with defending the Board of Education shall be approved by the Board of Education. If the Board of Education does not approve a settlement, its denial shall be reasonably exercised.

#### L, Just Cause

No teacher shall be suspended, or otherwise denied compensation as a disciplinary matter without just cause. A teacher suspended or otherwise denied compensation as a disciplinary matter shall receive advanced notice of the suspension or denial of compensation and shall be entitled to receive a specific statement of reasons in writing and have representation from the Association. Nothing in this or any other provision of this Agreement shall give any teacher the right to file a grievance regarding his or her evaluation.

#### M. Non-discrimination

All provisions of this Agreement shall be applied without discrimination on any basis prohibited by law.

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# ARTICLE 4. CONTRACTS

The Board shall provide teachers with annual written notification of their salary for the year. In cases of conflict, the terms of this Agreement shall prevail. The creation and termination of contracts between individual teachers and the Board of Education shall be governed solely by the terms of Conn. Gen. Stat. Section 10-151.

## ARTICLE 5. GRIEVANCE PROCEDURE

#### A. Purpose

- 1. The purpose of this procedure is to secure, at the lowest possible administrative level, equitable solutions to the problems which may from time to time arise affecting the welfare or working conditions of teachers. Both parties agree that these procedures shall be kept as informal and confidential as may be appropriate at any level of the procedure.
- 2. Nothing herein contained shall be construed as limiting the right of any member of the unit having a grievance or dispute to discuss the matter informally with the appropriate member of the administration.
- 3. A grievance is defined as the misapplication or misinterpretation of a specific term of this Agreement. All grievances shall be in writing and filed within 30 calendar days of the act or omission complained of and shall recite the specific term of the contract allegedly misapplied or misinterpreted and the specific relief requested.

#### B. Procedure

Since it is important that grievances or disputes be processed as rapidly as possible, the number of days indicated at each level should be considered as maximum and every effort should be made to expedite the process. The time limits specified may, however, be extended by mutual agreement except for the initial filing of the grievance.

In the event such a grievance is filed on or after June 1, every effort shall be made to reduce time limits set forth herein, so that the grievance procedure may be exhausted prior to the end of the school term or as soon thereafter as is practicable.

1. Level One - Principal or Immediate Supervisor

A member of the unit with a grievance or dispute shall first discuss it with his/her immediate supervisor or principal, either directly or through the Association's representative, with the objective of resolving the matter informally.

2. Level Two - Superintendent of Schools

a.

In the event that such aggrieved member of the unit is not satisfied with the disposition of his/her grievance at Level One, or in the event that no decision has been rendered within ten (10) school days after presentation of the grievance, he/she may file a written grievance with the President of the Association or the Chairperson of such other Association "committee established to administer the grievance procedure, or directly to the Superintendent of Schools within five (5) school days after the decision at Level One or fifteen (15) school days after the grievance was presented, whichever is sooner. Within five (5) school days after receiving the written grievance, the President of the Association or the Chairperson of such other Association committee established to administer the grievance procedure, shall refer it to the Superintendent of Schools.

b. The Superintendent shall represent the Board of Education at this level of the grievance procedure. Within ten (10) school days after receipt of the written grievance by the Superintendent, the Superintendent shall meet with the aggrieved person in an effort to resolve the grievance. . . :

c. If a member of the unit does not file a written grievance with the President of the Association or the Chairperson of such other Association committee established to administer the grievance procedure, or forward a written grievance to the Superintendent within thirty (30) calendar days after the member of the unit knew or should have known of the act or condition on which the grievance is based, then the grievance shall be waived.

3. Level Three - Board of Education

In the event that the aggrieved member of the unit is not satisfied with the disposition of his/her grievance at Level Two, or in the event no decision has been rendered within ten (10) school days after he/she has first met with the Superintendent, he/she may file a written grievance, indicating such dissatisfaction, with the President of the Association or the Chairperson of such other Association committee established to administer the grievance procedure

within five (5) school days after a decision by the Superintendent or fifteen (15) school days after he/she has first met with the Superintendent, whichever is sooner. Within five (5) school days after receiving the written grievance the President of the Association or the Chairperson of such other Association committee established to administer the grievance procedure shall refer it to the Board of Education. Within fifteen (15) school days after the Board receives the written grievance, a committee of the Board shall meet with the aggrieved member of the unit for the purpose of resolving the grievance. However, the ultimate decision on the grievance at Level Three shall be rendered by the full Board.

4. Level Four - Impartial Arbitration

a,

In the event that the aggrieved member of the unit is not satisfied with the disposition of the grievance at Level Three, or in the event no decision has been rendered by the Board within thirty (30) calendar days after the Level Three grievance hearing, the grievant may present a written request to the Chairperson of Professional Rights and Responsibilities (PR&R) Committee within five (5) school days that the Association appeal the decision to arbitration with the American Arbitration Association. Within ten (10) school days after the grievant's request, if the Association determines that the grievance is meritorious, it may submit the grievance to arbitration with a written copy to the Board.

b. The arbitration shall be conducted and arbitrators selected under the rules and regulations of the American Arbitration Association then in effect.

c. The arbitrator shall hear and decide only one grievance in each case. He/she shall be bound by and comply with all of the terms of this Agreement. He/she shall have no other power to add to, delete from or modify in any way any of the provisions of this Agreement. Fees and expenses of the arbitrator shall be borne equally by the Board and the Association.

d. All grievances will be subject to binding arbitration. Binding arbitration decisions which involve the expenditure of monies, will be addressed in the following fiscal budget with the exception of items reached after March fifteenth with a fiscal impact in excess of \$10,000 which will be addressed not in the next budget but in the one immediately subsequent to it.

### C. Rights of Teachers to Representation

- 1. No reprisals of any kind shall be taken by the Board or by any member of the administration against anyone by reason of participation in the grievance procedure or support of any participant thereto.
- 2. Any member of the unit (after having notified the other party of such intention) may be represented at any stage of this grievance procedure by an Association representative. The Association shall have the right to be present and to state its views at all stages of this grievance procedure.

#### D. Miscellaneous

- 1. If, in the judgment of the President of the Association or the Chairperson of such other Association committee established to administer the grievance procedure, a grievance affects a group or class of members of the unit, the President of the Association or the Chairperson of such other Association committee established to administer the grievance procedure, may submit such grievance in writing to the Superintendent directly and the processing of such grievance shall be commenced at Level Two. In such cases, however, the individual(s) involved shall be notified by the Association.
- 2. Decisions on unresolved grievances rendered at Level One, Two and Three of the grievance procedure shall be in writing setting forth the decision and the reasons therefore and shall be promptly transmitted to all parties of interest and to the President of the Association. Decisions rendered at Level Four shall be in accordance with the procedures set out in paragraph B. 4. b.
- 3. Forms for filing grievances, serving notices, taking appeals, making reports and recommendations, and other necessary documents shall be prepared by the Superintendent and subsequent to written approval thereof by the Association, shall be given appropriate distribution by him/her, so as to facilitate operation of the grievance procedure.

#### ARTICLE 6. PROFESSIONAL GROWTH POLICIES

A. Since continuous professional growth must be recognized and encouraged if the system is to remain viable and capable of meeting all its challenges, the present salary schedule has four sub-divisions, each with its own escalator of regular increment. These subdivisions are as follows: Group A: Based on a Bachelor's Degree from an accredited college and an appropriate certification by the Connecticut State Board of Education.

Group B: Based on the attainment of a Master's Degree from an accredited college. Teachers who have attained salary schedule B by September 1, 1971 shall not be affected by the Master's requirement.

- Group C: Based upon the attainment of a 6<sup>th</sup> Level Degree, Certificate of Advanced Graduate Studies (C.A.G.S.), or a second Master's Degree of at least thirty (30) credits. No credits obtained prior to the attainment of the first Master's Degree shall be credited towards Group C status. Program must be approved by the Human Resources Director.
- Group D: "Based on the attainment of a Doctoral Degree acquired from an institution accredited by an affiliate of the Association of Colleges and Secondary Schools. Those not so accredited may be recognized at the discretion of the Superintendent of Schools. Such doctorates must be directly related to the field of education or subject area studies, i.e., Ph.D., or Ed. D.

Teachers on Group C shall be reimbursed by the Enfield Board of Education for 50% of tuition courses successfully completed up to a maximum of six (6) credit hours per year. All courses must specifically relate to the teacher's position and function and be approved by the Professional Growth Committee. The number of courses annually reimbursed may not exceed the number of teachers on Schedule C from the previous year. The total Board expenditure is not to exceed \$10,000 in any one school year.

- B. When regular increments and salary schedule adjustments are made, they shall be made for teachers whose work is judged satisfactory by the school administration. Failure to be adjudged satisfactory shall immobilize a teacher's salary at the dollar amount of his/her current salary in the year of the unsatisfactory evaluation for the ensuing school year.
- C. Formal notification of a degree change must be received on or before January 1, to effect the change for the following school year or the changes will not be granted.
- D. Advisory Committee for Professional Growth

An Advisory Committee for Professional Growth consisting of three administrators appointed by the Superintendent of Schools and three teachers appointed by the Enfield Teachers' Association shall be formed for the purpose of recommending criteria for the classification of approved courses as related to Group C of the salary schedule and determining course reimbursement.

## ARTICLE 7.

# ADVISORY COMMITTEE ON STATE AND FEDERAL SPECIAL EDUCATION LAW

The Enfield Board of Education and Enfield Teachers' Association agree to establish an Advisory Committee on the State and Federal Special Education Law which shall consist of not more than three teachers appointed by the Enfield Teachers' Association who are representative of the various levels of the school system, and of not more than three administrators appointed by the Superintendent of Schools, for the purpose of investigating and making recommendations regarding the implementation of state and federal legislation and regulations concerning the education of special education students and the impact of the legislation and regulations on teachers.

The committee shall meet at least three times per school year, or as needed, and at mutually convenient times, with the designee of the Director of Pupil Personnel Services acting as the Chairperson for the committee. Any recommendations shall be by four affirmative votes and promptly be submitted to the Director of Pupil Personnel Services and/or his/her designee as a report. The report shall include: a statement of need; an estimate of costs involved in the implementation of the recommendation, if available; a statement of alternatives and their cost, if available; and a plan for implementation.

The Director of Pupil Personnel Services and/or his/her designee promptly will review the report and may request further supporting data for any part or parts of the report, take action, or submit the report to the Board of Education. The Board of Education may take whatever action it deems appropriate in its continuing efforts to strive to establish effective programs under Public Law 94-142, IDEA 1997 and Connecticut General Statutes 10-76(a), et seq., and their regulations and guidelines.

The Enfield Board of Education recognizes the need for inservice training programs including programs in special education. The Enfield Board of Education authorizes and recommends that the advisory committee on State and Federal Special Education Law review the need for inservice training programs in special education and make such recommendations to the Advisory Committee on Staff Development concerning such programming.

# ARTICLE 8. FRINGE BENEFITS

## A. <u>Insurance</u>:

1. <u>Group Life Insurance</u> - all personnel shall receive the following Life Insurance coverage:

\$50,000.00

Provided that 75% of the certified personnel so indicate, each teacher may purchase \$10,000 additional insurance at group rates.

2. <u>Health Insurance</u>: The Board shall provide health insurance coverage for teacher's exclusively through a High Deductible/Health Saving Account plan ("HSA plan") as set forth in Appendix B.

The Board will fund fifty percent (50%) of the applicable HSA deductible amount. For the 2014-15 contract year, the full amount of the Board's contribution toward the deductible will be deposited into the HSA accounts on or before July 15<sup>th</sup>. Effective with the 2015-16 contract year, one-half of the Board's contribution toward the deductible will be deposited into the HSA accounts on or before July 15<sup>th</sup> and the remaining one-half will be deposited into the HSA accounts on or before January 15<sup>th</sup>.

The parties acknowledge that the Board's HSA contributions are not an element of the underlying health insurance plan, but rather relate to the manner in which the deductible shall be funded for actively employed teachers. The Board shall have no obligation to make any HSA contribution for retirees or other individuals upon their separation from employment.

3. Dental Plan

The Board of Education will provide to all teachers and dependents the CIGNA Dental Plan including all dental described in Class I, II, III, as follows:

CLASS I	100% of Reasonable & Customary
Oral Examinations	Yes (2/12 months)
Radiographs (x-rays)	
Intra-oral complete series	Yes (1/36 months)
Periapical	Yes
Bitewing	Yes (1/6 months)
Prophylaxis (cleaning)	Yes (2/12 months)
<b>Topical Fluoride Application</b>	Yes (1/12 months)

Emergency Treatment	Yes
Space Maintainers	Yes
Topical Application of Sealants	
for children under 14 years	Yes (1/36 months)
	· · ·
CLASS II	100% of Reasonable & Customary
Restorations (fillings)	Yes
Root Canal Therapy	Yes
Oral Surgery:	
Simple Extractions	Yes
Surgical Extractions	Yes
Repair of Dentures	Yes
Apicoectomy	Yes
	50% of Dessenable & Chistomery
<u>CLASS III</u>	50% of Reasonable & Customary
Inlays	Yes

4.	The Board reserves the right to provide the insurance set forth in this Article
	through alternate carriers, provided that the level of benefits remains
	substantially the same.

Yes

Yes

Yes

- 5. Teachers may voluntarily elect to forgo coverage offered in this Agreement. The teacher may elect to return to the contractually defined health insurance program at the beginning of the month following notice, or sooner if administratively feasible.
- 6. Premium Cost Share for High Deductible/HSA Plan:

Crowns

Bridges

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Dentúres

Year	Board	Employee
2014-15	82%	18%
2015-16	81%	19%
2016-17	80%	20% " "

7. The Board of Education shall be obligated to make its full premium contribution and HSA contribution toward the cost of insurance only for full-time employees. The Board's premium contribution and HSA contribution for part-time employees who are eligible for insurance shall be prorated against the Board cost for full-time staff (e.g., .6 teacher, Board contributes sixty percent (60%) of its premium cost for a full-time employee and sixty percent (60%) of the Board's HSA contribution for a full-time employee. The part-time employee electing insurance is required to make up the differences in premium cost.)

## B. Insurance - Retired Teachers

Upon a written request to the Superintendent, a retired teacher shall have the opportunity to participate at the group rate in any or all health benefit insurance, in accordance with state law §§10-183t. The retired teacher pays the entire difference between the state contribution and the premium cost of said insurance in accord with the provisions determined by the Superintendent of Schools.

#### C. Surviving Spouses Insurance

Surviving spouses of deceased teachers shall have the opportunity to contribute at the group rate the cost of maintaining any or all health benefit insurance up to but not including age 65, provided:

- 1. Said surviving spouse pays the cost of said insurance in accord with the provisions determined by the Superintendent of Schools.
- 2. The Board of Education incurs no additional charge.
- 3. The arrangement is agreeable to the carrier of the insurance program.
- 4. This program will be administered by the Enfield Board of Education.

### ARTICLE 9. WORKING CONDITIONS

#### A. Work Year

The work year shall consist of one hundred eighty-seven (187) days, of which one hundred eighty-one (181) days shall be teaching days. The definition of a teaching day shall be in keeping with criteria established by the State Department of Education. It is understood that this definition of teaching day is placed in the contract to apply toward emergency situations.

It is understood that the additional non-teaching days will not conflict with vacations, Saturdays or holidays, except that one of the non-teaching days may be scheduled on Columbus Day, Veterans Day or Martin Luther King Day. The remaining nonteaching days will be scheduled by the Superintendent or otherwise by statute after consulting with the Enfield Teachers' Association. Such days shall not be scheduled after the last student day or prior to the Monday before Labor Day.

Building in-service days may start at 8:00 a.m. per vote of the school or department.

If the school year is lengthened beyond the number of contract days set forth above, upon notification of such change the Board and the Association agree to immediately commence bargaining in accordance with state law.

#### B. Work Day

The work day for all full-time teachers at all levels (elementary, middle, high/secondary) shall be seven (7) hours and fifteen (15) minutes.

If the Board lengthens the student school day and/or teacher work day beyond the work day set forth above, then the Board and the Association will immediately commence impact bargaining upon notification of such change. If not resolved within 45 days, the impact of such change shall be subject to mediation and binding arbitration.

In scheduling the work day/work year the Administration may schedule five (5) evening meetings per school year at the elementary level and four (4) evening meetings per school year at the middle and high/secondary levels that teachers will attend, except for reasons acceptable for absence during the work day that would prevent a teacher from attending an evening meeting.

#### C. After School Meetings

In scheduling the work day/work year, the Administration may schedule up to two (2) after school building meetings per month at the elementary level. These meetings will be no longer than forty-five (45) minutes beyond the teacher work day and will commence as soon as possible. On these afternoon meeting days, administratively scheduled meetings will not be held in the morning except for PPT, SAT, and 504 meetings.

At the secondary level, the Administration may schedule meetings at the frequency of those in effect for the 2001-2002 school year. These meetings will be no longer than sixty-five (65) minutes beyond the teacher work day and will commence as soon as possible. The Department and Coordinating meetings will be no longer than forty-five (45) minutes beyond the teacher work day.

Teachers at all levels will be notified of the yearly schedule of these meetings within the first two weeks of the opening of school. Except in cases of emergency and/or school closing, teachers will be notified of any changes at least one week in advance.

In addition to the meetings described above, the Administration may schedule one (1) after school meeting at all levels each year in connection with district-wide and/or statewide testing. The Administration at the secondary level may use a Department or Coordinating meeting for the testing meeting if deemed practical. The Administration at the elementary level may use a faculty meeting if deemed practical.

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#### D. Early Dismissal Meetings

On early dismissal days scheduled by the Board, each teacher will be provided a prorated preparation period.

#### E. Lunch Period

All teachers shall have an uninterrupted, duty-free lunch period of at least 30 minutes. Except in cases of emergency no teacher shall have lunch duty more than one-half of the school year unless said teacher(s) request(s) said duty for a greater portion of the year.

#### F. Preparation and Planning Periods

- 1. All secondary school classroom teachers shall have, in addition to their lunch period, at least one guaranteed preparation period per day. If the Board exercises its unilateral right to alter the scheduling of the student day at the middle school or the high schools, the parties shall bargain the impact of such change in this section, including the number of preparation periods per day and per week, and the length of those periods.
- 2. Under emergency conditions, when substitutes are not available, it is considered the teacher's professional responsibility to assist in the covering of classes.
- 3. Every reasonable administrative effort shall be made to insure that secondary school classroom teachers shall be assigned a maximum of three preparations at one time. Preparations shall be interpreted, as follows:
  - a. Different subjects
  - b. Different grade levels within the same subject
  - c. Different ability level groups within a single grade level, provided a different text is used with each group
- 4. Preparation Periods Elementary

All elementary classroom teachers shall have one (1) preparation period per day. Each preparation period will be at least thirty-two (32) minutes.

#### 5. Lost Preparation Time

Contractual provisions regarding teacher preparation periods and duty-free time shall be maintained. Teachers who lose preparation time because of being requested or assigned by administrators to cover other classes or duties, or who cover classes for field trips, or who attend PPT meetings (including PPT meetings before or after school) shall be granted \$10.83 for every preparation period lost or PPT meeting attended.

The above shall apply to the staff in the Pupil Services Department except that one preparation in any given school week may be used for a PPT meeting without compensation.

#### G. High School Graduation

The Enfield Teachers' Association agrees that its President shall write a letter on a yearly basis to all members urging high school teachers to attend graduation.

#### H. Teacher Assignment

- 1. The assignment and transfer of teachers within the school system is the responsibility of the Superintendent of Schools. Whenever possible, consideration shall be given to reasonable requests and desires of any teacher concerned.
- 2. Teachers shall be notified in writing of their programs for the coming school year, including the schools to which they will be assigned, the grades and/or subjects that they will teach, and any special or unusual classes that they will have, as soon as practicable.
- 3. Teachers at the secondary level are normally assigned five classes daily. If any teacher is assigned a sixth class assignment, the teacher will be paid a pro-rata per diem of their salary for the sixth class assignment.
- 4. Non-tenure teachers shall not be allowed to voluntarily transfer unless approved by the Superintendent.

#### I. Assignment of Duty

1. Teachers entering the school system are subject to assignment of duty in terms of the needs of the school system. Teacher placement is given very careful consideration. The preparation and special competencies of each individual are carefully studied in terms of the existing vacancies and become the major basis for assignment. The Superintendent alone has the authority to assign teachers with Board of Education approval.

- 2. Teachers in the Enfield System are subject to reassignment as conditions change, whereby such reassignment will improve the effectiveness of instruction.
- 3. All requests for reassignment within a school or transfer from one school to another should come as a result of a Teacher/Principal conference.
- 4. Notice of transfer shall be given to teachers as soon as practicable and under normal circumstances not later than June 1.
  - In addition to his/her responsibility for instruction of his/her class, each teacher has special responsibilities within the school or school system as part of his/her work. These include supervision of students in the cafeteria, on the playground and in the school building, membership on committees such as Curriculum Development, chaperoning of social activities and trips; and any others deemed necessary by the administration. All teachers will serve on at least one unpaid committee or be an unpaid advisor to an extracurricular activity or to a student organization, unless other obligations and duties within the system present such conflicts that the administration waives this requirement for an individual.
- 6. The administration will attempt to assign these responsibilities equitably and honor the teacher's preference.
- 7. In order to help the teacher do a more effective job, traveling should be minimized, and room assignments shall be oriented to the subject taught, where feasible.
- 8. For purposes of assigning teachers within a department at the secondary level, the two (2) high schools currently in the system may be viewed as a single school.

#### J. Teacher Load

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- 1. On the elementary level the Board will strive to attain a ratio of no greater than 22 to 1 and the Board will strive for individual class sizes no greater than 25 to 1.
- 2. On the secondary level the Board will strive to attain an individual teacher ratio of 125 to 1 in normal classroom settings. Art and music, with the exception of band and chorus, will be considered to be normal classroom settings.
- 3. The above ratios will be based upon the enrollment figures and organizational plans as of June of the previous year.

- 4. A ratio of one (1) counselor for 235 students at the secondary level is reasonable and one which the school system should try to attain.
- 5. At least one teacher aide shall be employed for cafeteria duty and playground duties in each elementary school.
- 6. A ratio of one remedial reading teacher for every 400 students at the elementary level is reasonable and one which the school system should try to attain.
- 7. Special Education Self Contained

Consistent with applicable legal requirements, the Board shall make reasonable efforts to strive for a goal of having not more than eight (8) full-time special education students in a single, self-contained class under the control of a full-time teacher. "Full-time students" are defined as those students requiring direct services 2/3s of a day.

#### K. Promotions

- 1. The Superintendent of Schools shall establish and publish criteria to be used in the hiring of administrative personnel.
- 2. All openings for positions paying a salary differential and/or special positions, and all openings for specialized and/or special project teachers, shall be publicized in every school as far in advance, and ordinarily at least seven (7) calendar days in advance, and a job description or statement of qualifications shall be made available electronically in each school.

All teachers shall be given adequate opportunity to make application for such positions. Where candidates are equally qualified, preference for positions in the bargaining unit shall be given to teachers currently employed by the Board.

#### L. Middle School

The parties agree that should the Board adopt a revised period schedule at the middle school level, the parties will negotiate over the impact of such change, including any necessary changes to this Agreement.

# ARTICLE 10. LEAVES OF ABSENCE

#### A. Absence With Pay

Absence from duty of any staff member disrupts the working organization of the school system. Absence always should be kept to a minimum. When absence is necessary, the individual staff member will receive his/her regular salary in accordance with the Board of Education policy concerning sick leave.

- 1. Sick Leave
  - a. In case of personal illness or accident, those professional employees who are certified by the State Board of Education and are regularly employed by the local Board of Education shall be allowed fifteen (15) days of leave each school year. Such unused sick leave can accumulate to a maximum of 180 days.
  - b. For absence for sickness beyond granted leave, tenure teachers shall receive the difference between their substitute's pay and their regular salary for the balance of the school year. Such leave and payment shall not exceed five (5) school months within any twenty (20) school month period commencing the first day after the expiration of accumulated sick leave.
  - c. Upon request of the Superintendent of Schools, all teachers shall furnish a report from the attending physician on Form Number 65 certifying the cause of absence. Additional reports from the attending physician shall be furnished as requested by the Superintendent of Schools in connection with absence beyond fifteen consecutive days.
  - d. The Board of Education shall have authority to grant extensions of sick leave for good cause shown by teachers who make application therefore. Such extensions may be either paid or unpaid.
- 2. Extended Catastrophic Illness: Sick Leave Pool (Pre-7/1/96 hires only)
  - a. The recipient teacher or his/her designated representative should make application, in writing, to the personnel office requesting that he/she be considered for eligibility for donations of sick days. This application request must indicate the nature of the illness involved.

- b. A committee, composed of two teacher representatives and two administrative representatives, will be established to certify the eligibility of the teacher, based on:
  - (1) The nature of the illness.
  - (2) The number of sick days remaining in the teacher's own account.
- c. An eligible illness should be categorized as extended and catastrophic. Illnesses that fall into this category include, but are not limited to cancer, cardiovascular illness, illness needing surgery and/or extended recuperation, debilitating infections (i.e., T.B., meningitis, etc.) or disabling musculoskeletal difficulties. Pregnancy and acute, short-term illness are excluded.
- d. A pool will be formed which will contain days from which the eligible teacher may draw. This pool will be formed with voluntary contributions of teachers, up to a maximum of five (5) days per year, per volunteering teacher.
- e. The maximum number of pooled days which a teacher can use will be limited to 183.
- f. Employees hired after July 1, 1996, will not be eligible to participate in this Extended Catastrophic Illness Plan.
- g. Teachers who utilize the catastrophic illness sick leave pool for 183 days are not eligible to use Article 10.A.1.b after the expiration of catastrophic illness sick leave.

#### Leave for Personal Reasons

All members of the unit shall be entitled to a maximum of five (5) days leave with full pay each school year for personal reasons which shall include: medical appointment which cannot be scheduled outside the normal work hours, illness in the immediate family, death in the family or attendance at funerals, religious holidays, legal reasons, attendance at the teacher's child's PPT, SAT, or 504 meeting, or those same meetings regarding any child of whom the teacher is guardian, and any other reason considered reasonable and proper by the Superintendent of Schools. The decision of the Superintendent of Schools is final. Under no circumstances shall a member receive personal leave for the purpose of attending to any matter pertaining to the member's business concerns connected to a commercial or other paying concern unrelated to the business of the Enfield Public Schools. These five (5) days are allowable within each school year. They are not accumulative. Any personal days taken for

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recognized religious holidays shall be reinstated if/when additional personal days are needed for reasons stated above.

- a. In the event that circumstances arise whereby the member of the unit exceeds the allotted number of days for any of the provisions above, he/she shall receive his/her pay minus the substitute's pay for each day on approval of the Superintendent of Schools.
- b. Application for leave in the provisions of Section 3 shall be made to the immediate supervisor at least seventy-two (72) hours before taking such leave (except in the case of emergencies) and such leave shall be granted except in cases of extreme hardship or disability to the school system, on the basis of application.
- c. Leaves taken pursuant to Section 3 above shall be in addition to any sick leave to which the member of the unit is entitled.
- 4. Attendance at Professional Conferences and Institutes

The number of days set aside as professional days for all teachers shall be the equivalent of 1/2 day per teacher as determined by the number of certified positions on the opening day of school.

- a. The written application for the provisions above are to be submitted to the immediate supervisor at least one week before taking such leave.
- b. Such application for leave must include date, time, place, duration, sponsoring organization, nature and benefit to be derived for the teacher and/or the Enfield Public School System.
- c. Professional days will be granted according to the date the request was received. No more than 60% of the professional days will be granted during the first half of the school year. Unused professional days from the first half of the year will be carried over to the second half of the school year.
- d. Such leave pursuant to the above provisions, shall be in addition to any sick leave or personal days to which the member is entitled.
- e. The attending teacher will comply with guidelines established by the Central Professional Staff Development Committee, as approved by the Superintendent.

#### 5. Military Leave

Teachers who are members of the Military Reserve and who are required by military authorities to undergo their annual two-week field training during the school year shall be paid the difference between their teacher's salary and that base salary received from the Military Reserve for the period engaged in field training. A voucher attesting to the salary paid by the Military Reserve must be presented to the Superintendent of Schools before the difference in salary will be paid.

#### 6. Sabbatical Leave

- a. A professional employee may be granted a sabbatical leave of absence to increase his/her professional preparation in a specific teaching area and "such leave must be deemed in the interest of the public schools of Enfield.
- b. An applicant for sabbatical leave must be a tenure teacher and must have rendered service in Enfield for at least seven consecutive years immediately preceding the sabbatical leave.
- c. A sabbatical leave may only be requested for the following reasons:
  - 1) Study at an approved institution.
  - 2) A problem or project pursued individually with the sanction of an approved graduate school.
  - 3) For graduate work beyond the Group C salary schedule.
- d. The number of certified employees on sabbatical leave at any one time shall not exceed one half of one percent of the total number of certified employees.

e. In establishing priorities for consideration of applications for sabbatical leave, the following procedure will be used:

A committee will be formed for this purpose consisting of the following members:

- 3 Representatives from the Enfield Teachers' Association
- 1 Elementary Principal
- 1 Secondary Principal
- 1 Assistant Superintendent of Schools
- 1 Superintendent of Schools

The committee will make selections on the basis of the following points:

- 1) The priority of applications.
- 2) Reasonable distribution of applicants by level.
- 3) Relative merits of reasons for desiring leave.
- 4) Previous leave of the employee.
- 5) Seniority.
- f. The Enfield Teachers' Association acknowledges that the Board has the right to determine whether application for sabbatical leave will be approved based on the interest of the Enfield Public Schools after those applications have been screened by the Sabbatical Leave Committee and priorities have been established.

g. Compensation for sabbatical leave shall be determined as follows:

The teacher granted such leave shall be paid at the rate of two-thirds annual salary, provided that such salary, when added to any salary and/or stipend paid under any program received by the applicant, shall not exceed the applicant's full annual salary rate for the step of the salary schedule he/she will have attained during the year of his/her leave.

h. The teacher granted sabbatical leave, must, during the time of his/her leave, earn not less than the number of semester hours required of the average student enrolled at that institution taking work for an advanced degree or a credit arrangement made between the institution and the teacher with the approval of the Superintendent of Schools.

i. Teachers accepting sabbatical leave obligate themselves to return to the service of the Enfield Public Schools for two full years immediately following such leave or to repay the amount of salary received because of the leave.

Such payment shall be made in twenty-four (24) or less equal monthly installments, payment of which shall commence within one month after the teacher leaves the Enfield School System. Any amount unpaid after twenty-four (24) months shall bear interest at the rate of 9% per annum on the unpaid balance due.

However, in the event of death or total disability of the teacher during the terms of the sabbatical leave agreement, said agreement shall terminate with no further repayment required by the family or estate of the teacher, unless the teacher recovers from the total disability.

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1. Employees on sabbatical leave shall retain employment status while on leave relating to: membership in the retirement system, fringe benefits, etc. Upon return, the teacher will be restored to his former position or a position of comparable authority, status and pay.

### B. Leave Without Pay - Tenure Teachers Only

1. Requests for leave without pay must be filed with the Superintendent of Schools and must state the reason and period for which the leave is being requested.

Leaves of absence without pay may be granted on account of: prolonged illness, needed rest, necessities of the home and allied reasons, or they may be granted for other activities which would, in the opinion of the Superintendent of Schools, contribute to the future benefit of the Enfield Public Schools. Leaves of absence without pay will only be granted to teachers who have attained tenure status in the Town of Enfield. Teachers in this category shall submit notification for reinstatement to the Board of Education through the Superintendent of Schools no later than March 1 of the school year during which the leave is in effect.

## 2. Childrearing Leave

A teacher may apply for a childrearing leave of absence without pay, with at least thirty (30) days notice prior to the date on which the leave will begin. Such leave shall be for a period of not more than one school year. Any teacher on childrearing leave who proposes to return to teaching at the beginning of the school year following such leave shall make written request for reinstatement to the Board of Education through the Superintendent of Schools no later than January 15 of said year. Return from leave shall be scheduled at the beginning of the appropriate school year so as to minimize disruption of the educational process.

#### C. Leave - Effect on Salary Schedule

A teacher returning from leave of absence will be placed on the salary scale on the step held prior to withdrawal, and may be assigned to duty where a vacancy occurs. In the event that the teacher was on duty more than ninety-two (92) days of the school year in which the leave was granted, the teacher would, upon return, provided a new school year has commenced, advance to the next step on the salary schedule.

D. Computation of any per-diem salary to be deducted shall be as follows:

Teachers, school librarians and other personnel employed for the established teacher work year:

1/187th of the year's salary for each day of absence in this Agreement.

For leaves of absence other than those covered by any portion of this Agreement, the rate of deduction shall be 1/187th of the year's salary for each day of absence.

## ARTICLE 11. PROTECTION OF TEACHERS

A. Teachers shall report immediately in writing to their principal and to the Central Office all cases of assault and/or battery suffered by them or allegedly caused by them in connection with their employment.

B. This report shall be forwarded to the Board which shall comply with any reasonable request from the teacher for information in its possession relating to the incident or the persons involved.

C. If criminal proceedings are brought against a teacher alleging that he/she committed assault in connection with his/her employment, such teacher may request the Board to furnish legal counsel to defend him/her in the proceedings. If the Board does not provide such counsel and the teacher prevails in the proceeding, then the Board shall reimburse the teacher for reasonable counsel fees incurred by him/her in defending the proceeding.

If civil proceedings are brought against a teacher alleging that in the course of his/her employment, he/she committed an assault or other willful or neglectful act resulting in damage to a person or to property, the Town will provide the teacher with protection in accordance with Section 10-235 of the General Statutes.

D. Whenever a teacher is absent from school as a result of personal injury caused by an assault and/or battery arising out of and in the course of his/her employment, he/she shall be paid his/her full salary for the period of such absence for up to two calendar years without having such absence charged to the annual sick leave or accumulated sick leave. Any amount of salary payable pursuant to this Section shall be reduced by the amount of worker's compensation awarded for temporary disability due to the said assault and/or battery injury for the period for which such salary is paid. The Board shall have the right to have the teacher examined by a physician designated by the Board for the purpose of establishing the length of time during which the teacher is temporarily disabled from performing his/her duties; and in the event that there is no adjudication in the appropriate worker's compensation proceeding for the period of temporary disability the opinion of the said physician as to the said period shall control.

E. Whenever the provisions of the Connecticut General Statutes 10-235 and/or 10-236a are revised by the legislature, the provisions of the most recent revision shall prevail.

# ARTICLE 12. REDUCTION OF CERTIFIED STAFF

### A. <u>Statement</u>:

In the event it becomes necessary to eliminate or reduce professional staff positions, the following procedure shall be followed to provide a fair and orderly process in selecting the professional staff member to be reduced or released. The reduction and recall procedure under this Article 12 shall not apply to teachers who only hold a durational shortage area permit and are not otherwise certified.

#### B. Procedure:

Determination of those who are to be released is to be in the following order:

- 1. Tenure and Certification Status:
  - a. Volunteer retirements, transfers, terminations
  - b. Nontenure teachers
  - c. Certified tenure teachers
- 2. After the provisions in Section B. 1. a-b have been exhausted, specific reductions of staff shall be made within levels affected unless a certified staff member has prior contracted teaching experience on other levels. "Teaching experience" shall be defined as being employed by a board of education in a position requiring a certificate issued by a state board of education.

For the purpose of this article, levels shall be defined as follows on a systemwide basis:

- a. Elementary Grades PK-5
- b. Middle School Grades 6-8
- c. Senior High Grades 9-12

The provisions of this paragraph shall apply only to teachers hired prior to July 1, 2011. Any elementary teacher who holds a grade 6 position at the middle school level shall be eligible to return to the elementary level, as well as remain at the middle school level, if reduction in staff causes the elimination of his/her position. Any grade PK-5 teacher shall be eligible to move to grade 6 at the

middle school level if reduction in staff causes the elimination of his/her position at the elementary school level. Any movement under this paragraph is subject to the teacher holding appropriate certification.

Should the organization of the schools be altered, the levels used for this purpose shall reflect the change.

3. Positions will be eliminated with consideration for the specific academic needs of the school system within the established levels. Staff members shall be released in accordance with the following criteria.

<u>Seniority</u> – Except when a teacher has exhibited a broad superiority in skill and ability, the principle of seniority will prevail in the reduction of the work force.

<u>Skill and Ability</u> – The documents kept in personnel file as a whole in the ordinary course of business, including all performance evaluations, shall be the measure of skill and ability.

Teachers earn seniority on the basis of total number of years of consecutive experience in Enfield, determined from the most recent date of employment, including all periods of authorized leave.

If the most recent date of commencement of employment is not sufficient to establish seniority, the criterion shall be total professional experience in any school system.

If after applying the most recent date of commencement of employment in Enfield and criteria of total professional experience in any school system, there are teachers who are equal in seniority, ties will be broken by the date when a teacher signed a contract. Earlier date will prevail. If this process is insufficient to break ties, a lottery will be used.

4. When layoff occurs because of Reduction in Force, the teacher shall be notified in writing as to the reason -- seniority or broad differences in skill and ability.

#### C. Recall Procedure

- 1. The name of any tenure teacher who has been laid off because of elimination of position or reduction of staff shall be placed upon a reappointment list and shall remain on such list for a period of two years.
- 2. Any teacher on the reappointment list shall receive a written offer of reappointment by certified mail, return receipt requested, to last known address.

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The teacher then shall accept or reject the appointment within ten (10) days by certified mail, return receipt requested.

- a. If the teacher accepts the appointment, the teacher shall receive a written contract effective the date of the recall.
- b. If the teacher declines the appointment, or if the teacher does not respond to the recall notice within the ten-day period set forth above, the teacher's name shall be removed from the recall list.
- c. It is the responsibility of the teacher to advise the Superintendent of a change in address as changes occur.
- 3. Recall shall be on a reversal of staff reduction.
- 4. No new teachers shall be hired in a subject area or grade level before teachers who have been laid off and who may possess the necessary qualifications are recalled or decline the opening.
- 5. Fringe Benefits:
  - a. A teacher recalled shall be entitled to all earned benefits accumulated prior to layoff.
  - b. During the layoff period, a teacher shall not receive nor be entitled to any fringe benefits except as indicated by statute.
  - c. While on the recall list and upon written request of the Superintendent, a laid-off teacher shall have the opportunity to continue to contribute at the group rate the cost of maintaining any or all health benefit insurances for a period of three (3) years, provided:
    - 1. The laid-off teacher pays the cost of said insurances in accord with the provisions determined by the Superintendent of Schools.
    - 2. The Board incurs no additional expense.
    - 3. The arrangement is agreeable to the carrier of the insurance.

# D. Policy Provision Not Applicable to Promotions:

Nothing herein shall require the promotion of a teacher to a position of higher rank, authority, or compensation, although the teacher whose contract is to be terminated is qualified and/or certified for the promotional position.

### E. In Case of Dispute:

In case of dispute, hearing procedures will be in accordance with State Statutes, Section 10-151 and shall not be subject to the grievance and arbitration provisions of this contract.

## F. Clarifications:

1. As used herein the term "days" shall mean calendar days.

2. The term "teacher" applies to any employee of the Board of Education who holds a certificate issued by the Connecticut State Department of Education and is employed in a teaching or administrative position below the rank of Superintendent.

# ARTICLE 13. SUMMER SCHOOL

The following conditions of employment are detailed for the Summer School Teaching Program when the Board authorizes the operation of summer school.

# A. Payment

Teachers will follow the normal pay schedule and authorization process for summer school. The final paycheck for summer school teachers will be issued the Friday following the final Friday of summer school, if necessary. Paycheck dates will be communicated to the teachers on their contract for employment as summer school teachers.

# B. Grievance Procedures

Grievance procedures for summer school teachers who are under contract to the Town of Enfield for the ensuing school year, shall be identical to those outlined in Grievance Procedure of this Agreement.

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# C. Teacher Assignment

- 1. The best interest of the children;
- 2. Teacher's subject matter interests;
- 3. Teacher choice of school location.

As the need for summer professional tasks increases, the Board of Education and the Teachers' Association agree to establish the following conditions:

- 1. Teachers who applied for a position shall be informed as soon as possible after appointment or non-appointment.
- 2. Teachers shall be hired on the basis of established criteria published by the administration.

# D. Protection of Teachers

Summer school teachers shall be entitled to the same protection as provided in the section of this Agreement entitled Article 11, "Protection of Teachers" page 27 but only in relation to items A, B, C.

## E. Use of Plan Book

Adequate plan books shall be kept by summer school teachers.

F. Care of Equipment

Summer school teachers shall assume responsibility for care of equipment.

# ARTICLE 14. PAYROLL COMPUTATION

A. Salaries:

The salaries for all persons covered by this Agreement are set forth in Appendix A.

B. Contract

1. Full-time teachers, school librarians and other certified personnel shall be employed for the established teacher work year as set forth elsewhere in this Agreement. 2. Contracts for such personnel shall be written for the established teacher work year with annual salary agreements to expire on June 30th.

# C. Payment

- 1. Payment shall be made in twenty-one (21) equal installments bi-weekly during the teacher work year. Payment for teachers shall be made via direct deposit.
- 2. In the event employment is terminated during the contract year, total compensation for the year will be adjusted so as to reflect 1/187th of the year's salary for each teaching day worked.
- 3. If a person begins employment during a contract year, salary will be determined by computing the remaining teaching days and multiplying by 1/187th of yearly salary. The term teaching days refers to days when school is in session and does not include school vacations, holidays, snow days, special meeting days, or similar occurrences.

# D. Longevity Pay (pre-7/1/94 hires only)

The Board of Education shall provide a longevity remuneration in the amount of \$500.00 for any teacher, in his/her year of retirement, provided he/she has served twenty (20) years in Enfield.

Following receipt by the Board of Education of a letter of resignation for reason of retirement, the amount of \$500.00 shall be paid as part of the teacher's last salary check.

Teachers with thirty (30) or more years of experience shall receive an additional stipend of \$1,000.

Starting with the 1994-95 work year, any teacher newly hired by the Board will not be eligible for longevity pay provided in this section.

- E. Terminal Pay
  - 1. RIF'd Teacher: Teachers who are terminated because of RIF shall be entitled to terminal pay at a rate of \$50 per day for all accumulated sick leave not to exceed 105 days, upon written notice by the teacher.

Example:  $100 \times $50 = terminal pay$ 

2. Retirees: Teachers who retire from the system shall be entitled to terminal pay at a \$90 per day for all accumulated sick leave, for a number of days in excess of 50, but not more than 130, provided that 140 calendar days written notice is given by the teacher.

Example:

170 days accumulated -50 days not paid 120 days

 $120 \times 90 = \text{terminal pay}$ 

3. Upon the death of a full-time employee, a beneficiary designated in advance, in writing, by the employee, or failing such designation, the estate of the employee is entitled to receive no less than 20 days of the base salary of the employee or his/her accrued terminal benefits, whichever is greater.

### F. Deductions

All deductions (with the exception of Association dues and service fees), shall be taken over twenty (20) pay periods. Requests for the addition or change in any of the following deductions must be made by August 15th. Provisions for changes after August 15th shall be made as the business office work load allows. In addition, a distinct second enrollment period for annuities will take place during January.

Provisions shall be made for payroll deductions for:

Professional Dues Credit Union U.S. Savings Bond Income Protection Insurance United Way 403(b) Plans 457 Plans Mutually approved tax sheltered annuity programs Medical Savings Account – the maximum allowed by law Dependent Care - \$5,000 529 College Savings after tax payroll deduction

as long as such deductions are consistent with the Board's bookkeeping system.

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# G. Reimbursement for Professional and Educational Conferences:

Any monies remaining under the Group C Course Reimbursement Account will be applied to Reimbursement for Professional and Educational Conferences.

Application deadline for conference reimbursement will be May 15th.

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- 2. Reimbursement will not exceed \$110.00 per person, per fiscal year.
- 3. If monies remaining in this account are insufficient to cover all requests, reimbursement will be made on a prorated basis.

### H. Summer Curriculum Development

If teachers are employed to perform summer curriculum work, they shall be compensated at the rate equal to that of Summer School and Adult Education.

I. Mileage Reimbursement

Teachers whose job responsibilities require that they travel from school to school shall be reimbursed for such necessary travel at the I.R.S. mileage reimbursement rate upon monthly submission of a written form documenting such travel.

J, Cross-Endorsement

The Board shall make a one-time payment of \$1,500 to any teacher who earns a Stateapproved cross-endorsement in a shortage area not leading to a degree. Such payment shall be made upon the submission of verification to the Director of Human Resources regarding the issuance of such a cross-endorsement.

# ARTICLE 15. DIFFERENTIALS FOR ADDED RESPONSIBILITY AND EXTRA DUTIES

The listing of differentials for added responsibilities and for extra duties is not to be construed as requiring the Board of Education to employ anyone to fill these positions.

- A. <u>Positions with Added Responsibility</u>: The differential for such added responsibility will be included in the individual annual teacher's salary agreement. In each year of the Agreement, the stipend/differential will be increased by the percentage increase for the corresponding year, except that for the period July 1, 2014 through June 30, 2017, there shall be no increases in such stipends/differentials. Increments shall be made only in years in which an increment is made on the salary schedule.
  - 1. Department Chairperson
    - a. The parties recognize that the following departments currently exist:

- Districtwide music, art, physical education/health, computers, speech language pathology
- 2. Elementary reading, mathematics
- 3. Secondary English, math, science, social studies, world language, technology education, guidance, special education, reading, family and consumer science, business
- b.

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1. District wide chairpersons will work a total of ten (10) days beyond the teacher work year at their per diem rate.

- 2. Elementary chairpersons will work a total of ten (10) days beyond the teacher work year at their per diem rate.
- 3. Secondary chairpersons will work a total of five (5) days beyond the teacher work year at their per diem rate.
- 1. Additional days will be at the discretion of the Superintendent of Schools.
  - 2. Department chairpersons holding the Connecticut 092 endorsement will receive an additional stipend of \$250.

The parties agreed that the working conditions described above shall continue while this structure exists. The parties recognize the Board's unilateral right to create or eliminate these positions, and the Board's obligation to bargain over the impact of such change, if any.

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Department Chairpersons shall receive the following annual compensation:

Teachers	2014-17
9 or fewer	\$3,097
10+	\$3,986

# 2. Head School Psychologist

Plus two (2) weeks salary for two (2) weeks summer work or any part thereof as deemed necessary by the Board of Education. These days are to be contiguous with either the beginning or ending of the school year and voluntary on the part of the employee.

2014-17 \$2,210

3. Head Teacher/Vice Principal - Elementary

2014-17 \$3,097

4. <u>Special Education</u> – Teachers and specialists who primary function is to work with handicapped children.

2014-17 \$2,210

5. School Psychologists

2014-17 \$2,210

Only those staff members currently receiving the special education or the school psychologist stipends will continue to receive it.

### 6. Guidance Counselors

a. The Board may at its discretion require one or more guidance counselors to work up to ten (10) days beyond the regular work year, on days contiguous with the beginning and/or end of the regular work year, at per diem compensation. The Board may also request at its discretion that one or more guidance counselors work on days that are not contiguous with the beginning and/or end of the school year (at per diem compensation), but such non-contiguous days shall be voluntary on the part of each guidance counselor.

B. Positions Involving Extra Duty

Any person agreeing to perform the extra duties listed below shall receive and sign a written agreement concerning such services prior to the commencement of such services, provided such services have been authorized by the Board of Education and the monies therefore appropriated by the Board.

1.

# Teachers, other than day school

	2014-17
Adult Education	\$35.10
Summer School	\$35.10
Driver Education	\$35.10

The Lead Teacher for summer school shall be compensated at a rate of 10% higher than the stipend listed above for summer school.

2. Coaches Salaries

9x			201	4-17		·
	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
COACHES SALARY SCHEDULE - FALL		,				
Head Varsity Football	\$5,988	\$6,382	\$6,782	\$7,180	\$7,431	\$7,978
Asst. Varsity Football	\$4,186	\$4,467	\$4,741	\$5,026	\$5,300	\$5,579
Head Varsity Cross Country	\$3,377	\$3,594	\$3,822	\$4,046	\$4,275	\$4,498
Head Varsity Soccer (B&G)	\$4,042	\$4,313	\$4,577	\$4,849	\$5,127	\$5,391
Asst. Varsity Soccer (B&G)	\$2,830	\$3,017	\$3,209	\$3,393	\$3,584	\$3,770
Head Middle School Soccer (B&G)	\$2,797	\$2,989	\$3,167	\$3,357	\$3,549	\$3,728
Head Varsity Field Hockey (G)	\$3,891	\$4,148	\$4,406	\$4,665	\$4,928	\$5,188
Asst. Varsity Field Hockey (G)	\$2,720	\$2,905	\$3,090	\$3,266	\$3,447	\$3,630
Head Middle School Field Hockey	\$2,797	\$2,989	\$3,167	\$3,357	\$3,549	\$3,728
Head Varsity Swimming (G)	\$3,377	\$3,594	\$3,822	\$4,046	\$4,275	\$4,498
Asst. Varsity Swimming (G)	\$2,361	\$2,519	\$2,674	\$2,834	\$2,991	\$3,147
Head Varsity Badmin/Volleyball	\$3,377	\$3,594	\$3,822	\$4,046	\$4,275	\$4,498
Asst. Varsity Badmin/Volleyball	\$2,361	\$2,519	\$2,674	\$2,834	\$2,991	\$3,147
Head Middle School Cross Country	\$2,839	\$3,034	\$3,215	\$3,405	\$3,594	\$3,790
COACHES SALARY SCHEDULE - WINT	ER					
•	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Head Varsity Wrestling	\$4,627	\$4,942	\$5,246	\$5,555 4	AL	\$6,174
Asst. Varsity Wrestling	\$3,245	\$3,461	\$3,679	\$3,892	\$4,105	\$4,322
Head Varsity Basketball (B&G)	\$4,928	\$5,256	\$5,579	\$5,912	\$6,240 .	\$6,566
Asst. Varsity Basketball (B&G)	\$3,447	\$3,683	\$3,910	\$4,141	\$4,365	\$4,599
Head Middle Sch Basketball(B&G)	\$2,686	\$2,867	\$3,043	\$3,222	\$3,403	\$3,583
Head Varsity Swimming (B)	\$4,451	\$4,745	\$5,042	\$5,339	\$5,634	\$5,931
Asst. Varsity Swimming (B)	\$3,116	\$3,325	\$3,529	\$3,741	\$3,946	\$4,154
Head Varsity Hockey	\$5,233	\$5 <b>,</b> 577 <sup>-</sup>	\$5,931	\$6,275	\$6,629	\$6,972
Asst. Varsity Hockey	\$3,583	\$3,910	\$4,154	\$4,401	\$4,642	\$4,887
Head Varsity Indoor Track	\$4,319	\$4,608	\$4,899	\$5,188	\$5,475	\$5,759

			201	.4-17			
,	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	
Asst. Varsity Indoor Track	\$2,993	\$3,230	\$3,430	*\$3,630	\$3,836	\$4,036	
COACHES SALARY SCHEDULE - SPRIN	[ <b>G</b>						
	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	
Head Varsity Baseball	. \$4,775	\$5,090	\$5,409	\$5,733	\$6,042	\$6,366	
Asst. Varsity Baseball	\$3,343	\$3,564	\$3,791	\$4,013	\$4,252	\$4,455	
Head Middle School Baseball	\$2,839	\$3,034	\$3,215	. \$3,405	\$3,594	\$3,790	
Head Varsity Track (B&G)	\$4,306	\$4,608	\$4,899	\$5,188	\$5,475	\$5,759	
Asst. Varsity Track (B&G)	\$2,993	\$3,230	\$3,430	\$3,630	\$3,836	\$4,036	
Head Varsity Softball	\$4,775	\$5,090	\$5,409	\$5,733	\$6,042	\$6,366	
Asst. Varsity Softball	\$3,343	\$3,564	\$3,791	\$4,013	\$4,252	\$4,455	
Head Middle School Softball	\$2,839	\$3,034	\$3,215	\$3,405	\$3,594	\$3,790	
Head Varsity Golf	\$2,765	\$2,954	\$3,131	\$3,314	\$3,496	\$3,686	
Head Varsity Tennis (B&G)	\$3,219	\$3,437	\$3,652	\$3,863	\$4,080	\$4,296	
Head Varsity Volleyball	\$3,377	\$3,594	\$3,822	\$4,049	\$4,275	\$4,498	
Asst. Varsity Volleyball	\$2,361	\$2,519	\$2,674	\$2,834	\$2,991	\$3,147	

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# 3. Other Student Body Activities

	2014-17
CHEERLEADERS	
Varsity-Sr. High	\$2,667
Junior Varsity - Sr. High	\$1,780
Middle School	\$1,327
MAJORETTES Senior High School	\$892
Middle School	\$670
initiale bondor	40.0
FACULTY MANAGERS	· ·
Senior High School	\$6,651
Middle School	\$4,015
DRILL TEAM Senior High School	\$1,327
Middle School	\$670
Minute School	<i>4.2.7.2</i>
DRAMATICS	
Coach - Sr. High	\$3,549
Asst. Coach - Sr. High	\$1,780
Coach - Middle School	\$2,225
Asst Middle School	\$1,112
YEARBOOK	·
Advisor - Sr. High	\$4,214
Asst. Advisor - Sr. High	\$1,780
Advisor - Middle School	\$1,731
SCHOOL NEWSPAPER	\$1.007 ·
Advisor - Sr. High	\$1,327
Advisor - Middle School	\$890 * " <sub>*</sub>
BAND	
Football games - Sr. High	\$3,254
Basketball games - Sr. High	\$159
MUSICAL PRODUCTION	
Director	\$2,116
Asst. director	\$999
Holiday Parades (Band-2)	\$406
Non-School Civic Functions	\$223

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	2014-17
Stage Band - Middle School	\$1,801
ELEMENTARY INTERSCHOOL BAND	
Director	\$1,780
Asst. Director	\$890
CHORUS	
Director	\$1,780
Asst. Director	\$890
STRING & BRASS ENSEMBLE	
Director	\$1,780
Asst. Director	\$890
Non-School Civic Functions	\$223
Holidays Parades (2)	\$406
LITERARY MAGAZINE	
Advisor	\$890
Asst. Advisor	\$455
SENIOR HIGH VARIETY SHOW	\$1,327
SHOW CHOIR DIRECTOR	\$1,780
STUDENT COUNCIL ADVISOR	\$1,780
AUDIO-VISUAL ADVISOR	\$1,055 .

In each year of the Agreement, the stipend/differential will be increased by the percentage increase for the corresponding year, except that for the period July 1, 2014 through June 30, 2017, there shall be no increases in such stipends/differentials.

Any incremental movement will mirror the incremental movement on the salary schedule.

# APPENDIX A SALARY SCHEDULES

Note: Steps A and B shall apply as the first two steps of the salary schedule for employees hired on or after July 1,  $_{2014}$ .

Step	GROUP A	GROUP B	GROUP C	GROUP D
A	43,556	46,284	49,900	53,094
В	45,056	47,784	51,400	54,594
1	46,556	49,284	52,900	56,094
2	48,253	51,107	. 54,891	58,235
3	50,025	53,009	56,968	60,468
4	50,961	54,023	58,083	61,674
5	53,820	57,079	61,356	64,944
6	56,869	60,341	65,332	68,438
7	60,127	63,831	68,572	72,158
8	63,600	67,551	72,537	76,130
9	67,310	71,515	76,766	80,355
10	71,269	75,752	81,278	84,867
11	75,496	80,272	86,082	89,670
12	80,026	85,095	91,204	94,795

# 2014-15 SALARY SCHEDULE

Effective July 1, 2014, teachers not on the maximum salary step shall advance one step on the salary schedule.

The Superintendent shall establish initial step placement of newly hired teachers by considering the teacher's prior public or private primary or secondary teaching experience, provided that such initial placement shall not be on a step higher than that which represents such teacher's total years of such prior teaching experience. The Superintendent shall also have the discretion to grant newly hired teachers credit on the salary schedule for up to three years of relevant private sector experience.

Note: Steps A and B shall apply as the first two steps of the salary schedule for employees hired on or after July 1, 2014.

# 2015-16 SALARY SCHEDULE

Step	GROUP A	GROUP B	GROUP C	GROUP D
А	43,556	46,284	49,900	53,094
В	45,056	47,784	51,400	54,594
<b>1</b> · ·	46,556	49,284	52,900	56,094
2	48,253	51,107	54,891.	58,235
3	50,025	53,009	56,968	60,468
4	50,961	54,023	58,083	61,674
5 .	53,820	57,079	61,356	64,944
6	56,869	60,341	65,332	68,438
7	60,127	63,831	68,572	72,158
8	63,600	67,551	72,537	76,130
. 9	67,310	71,515	76,766	80,355
10	71,269	75,752	81,278	84,867
11	75,496	80,272	86,082	89,670
12	80,826	85,946	92,116	95,743

Effective July 1, 2015, teachers not on the maximum salary step shall advance one step on the salary schedule.

The Superintendent shall establish initial step placement of newly hired teachers by considering the teacher's prior public or private primary or secondary teaching experience, provided that such initial placement shall not be on a step higher than that which represents such teacher's total years of such prior teaching experience. The Superintendent shall also have the discretion to grant newly hired teachers credit on the salary schedule for up to three years of relevant private sector experience.

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Step	GROUP A	GROUP B	GROUP C	GROUP D
А	43,556	46,284	49,900	53,094
Β.	45,056	47,784	51,400	54,594
1	46,556	49,284	52,900	56,094
2	48,253	51,107	54,891	58,235
3	50,025	53,009	56,968	60,468
4	50,961	54,023	. 58,083	61,674
5	53,820	57,079	61,356	64,944
6	56,869	60,341	65,332	68,438
7	60,127	63,831	68,572	72,158
8	63,600	67,551	72,537	76,130
9	67,310	71,515	76,766	80,355
10	71,269	75,752	81,278	84,867
11 .	75,496	80,272	86,082	89,670
12	82,038	87,235	93,498	97,179

Note: Steps A and B shall apply as the first two steps of the salary schedule for employees hired on or after July 1, 2014.

2016-17 SALARY SCHEDULE

There shall be no step advancements during the 2016-17 contract year.

The Superintendent shall establish initial step placement of newly hired teachers by considering the teacher's prior public or private primary or secondary teaching experience, provided that such initial placement shall not be on a step higher than that which represents such teacher's total years of such prior teaching experience. The Superintendent shall also have the discretion to grant newly hired teachers credit on the salary schedule for up to three years of relevant private sector experience.

# INSURANCE GRID (APPENDIX B)

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Cigna

Cigna Health and Life insurance Co. For - Enfleid Teachers Choice Fund Open Access Plus HSA Plan

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Your coverage includes a health savings account that you can use to pay for eligible out-of-pocket expenses.

A Constant and a	dn Network	Collect-Network-
Lifetime Maximum	Unlimited	Unlimited
Coinsurance	Plan pays 100% coinsurance	Plan pays 80% coinsurance
Maximum Reinbursable Charge Out-of-Network services are subject to a Contract Year deductible and maximum reinbursable charge limitations. Payments made to health care professionals not participating in Cigna's network are determined based on the lesser of, the health care professional's normal charge for a similar service or supply, or a percentage (200%) of a fae schedule developed by Cigna that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area, in some cases, the Medicare based fee schedule is not used, and the maximum reinbursable charge for covered services is determined based on the lesser of the health care professional's normal charge for a similar service or supply, or the amount charged for that service by 80% of the health care professionals in the geographic area where it is received. The health care professionals in ormal charge and the lifesince between the basht care professionals normal charge and the fifesince between the health care professionals normal charge and the lifesion to applicable deductibles, co-payments and coinsurance.	Not Applicable	200%

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Contract Year Deductible		
<ul> <li>The amount you pay for all covered expenses counts toward both your in-network and out-of-network deductibles.</li> <li>All eligible family members contribute towards the family plan deductible. Once the family deductible has been met, the plan will pay each eligible family member's covered expenses based on the consurance level specified by the plan.</li> <li>This plan includes a combined Medical/Pharmacy plan deductible.</li> <li>Retail and nome delivery Pharmacy costs contribute to the combined Medical/Pharmacy deductible.</li> <li>Mail order pharmacy costs contribute to the deductible.</li> </ul>	individual: \$2,000 Family: \$4,000	Individual: \$2,000 Family: \$4,000
Contract Year Out-of-Pocket Maximum		
<ul> <li>The amount you pay for all covered expenses counts toward both your in-network and out-of-network out-of-pocket maximum.</li> <li>Plan deductible contributes towards your out-of-pocket maximum.</li> <li>Mental Health and Substance Abuse covered expenses contribute towards your out-of-pocket maximum.</li> <li>All eligible family members contribute towards the family out-of-pocket maximum. Once the family out-of-pocket maximum has been met, the plan will pay each eligible family member's covered expenses at 100%.</li> <li>This plan includes a combined Medical/Pharmacy out-of-pocket maximum.</li> <li>Retail and home delivery Pharmacy costs contribute to the combined Medical/Pharmacy out-of-pocket maximum.</li> <li>Mail order pharmacy costs contribute to the out-of-pocket maximum.</li> </ul>	(ndividual: \$4,000 Family: \$8,000	(ndividual: \$4,000 Family: \$8,000
Pre-Existing Condition Limitation (PCL)	Not Applicable	Not Applicable

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Pre-certification - Continued Stay Review - PHS Inpatient - required for all impatient admissions	Coordinated by your physician	<ul> <li>Oustomer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non- compliance.</li> <li>50% penalty applied to hospital inpatient charges for failure to contact Cigna Healthcare to precetify admission.</li> <li>Benefits are derived for any admission reviewed by Cigna Healthcare and not certified.</li> <li>Benefits are derived for any additional days not certified by Cigna Healthcare.</li> </ul>
Bensp	<b>INCOMPACE</b>	discole Network
Physician Services		
Primary Gare Physician (PCP) Office Visit	Plan pays 100% coinsurance alter plan deductible is met	Plan pays 60% coinsurance after plan deductible is met
Specialty Care Physician Office Visit	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Surgery Performed in Physician's Office	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Allergy Treatment/Injections  Unlimited maximum per plan year	Plan pays 100% colosurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Altergy Serum Dispersed by the physician in the office	Plan pays 160% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Beneut	In National	Carcol National
Preventive Care		· ·
<ul> <li>Routine Preventive Care - All Ages</li> <li>Includes well-baby, well-child, well-woman and adult preventive care</li> <li>Includes coverage of additional services, such as utinalysis, EKG, and other laboratory tests, supplementing the standard Preventive Care benefit,</li> </ul>	Plan pays 100%, no plan deductible	Plan pays 80% coinsurance after plan deductible is met
immunizations - Ali Ages  Includes travel immunizations	Plan pays 100%, no plan deducible	Plan pays 80% coinsurance after plan deductible is met

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Preventive Care		
<ul> <li>Mammogram, PAP, PSA Tests</li> <li>Coverage includes the associated Preventive Outpatient Professional Services.</li> <li>Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on place of service.</li> </ul>	Pían pays 100%, no plan deductible	Plan pays 80% coinsurance after plan deductible is met
Hearing Exam Covered once every contract year	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% colnsurance after plan deductible is mat
Counseling - Nutritional and Genetic 3 days each per plan year Services associated with preventive care are covered at the Preventive Care benefit level Services for Diabetes are unlimited and do not contribute to the Day maximum	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Benefit	m.Network	Colori Network
Inpatient		
In patient Hospital Facility Semi-Private Room: In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate Private Room: In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate Special Care Units (Intensive Care Unit (ICU), Critical Care Unit ( <u>CCU</u> ): In-Network: Limited to the negotiated rate / Out-of-Network: Limited to ICU/CCU daily room rate	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Inpatient Hospital Physician's Visit/Consultation	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Inpatient Professional Services     For services performed by Surgeons, Radiologists, Pathologists     and Anesthasiclogists	Plan pays 100% coinsurance after plan deductible is met	Plan pays 80% coinsurance after plan deductible is met
Multiple Surgical Reduction	Multiple surgeries performed during one op of 50% to the surgery of lesser charge. The ofter surgery.	erating session result in payment reduction e most expensive procedure is paid as any

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Outpatient                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                  |                                                           |
| Outpatient Facility Services                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan deductible is met    |
| <ul> <li>Outpatient Professional Services</li> <li>For services performed by Surgeons, Radiologists, Pathologists<br/>and Anesthesiologists</li> </ul>                                                                                                                                                                                                                                                                                                                                  | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan<br>deductible is met |
| <ul> <li>Short-Term Rehabilitation</li> <li>Per Contract Year Maximums: <ul> <li>Pulmonary Rehabilitation. Cognitive Therapy and Chiropractic Care – Unlimited days</li> <li>Physical Therapy, Speech Therapy and Occupational Therapy – Unlimited days</li> <li>Caroliac Rehabilitation - 36 days</li> </ul> </li> <li>Note: Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient short term rehab therapy maximum.</li> </ul> | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan<br>deductible is met |
| Autism<br>Includes coverage for behavioral therapy, unlimited occupational, physical<br>and speech therapy, or psychiatric and psychological services and<br>consultations                                                                                                                                                                                                                                                                                                              | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 60% coinsurance after plan<br>deductible is met |
| <b>Densfit</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | In Mctwork                                                                                                       | Sut-selverwork                                            |
| Other Health Care Facilities/Services                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                  |                                                           |
| Home Health Care  Unlimited days maximum per Confract Year                                                                                                                                                                                                                                                                                                                                                                                                                              | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan<br>deductible is met |
| Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facility     180 days maximum per Contract Year                                                                                                                                                                                                                                                                                                                                                                            | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan<br>deductible is met |
| Unimited maximum per Contract Year                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan<br>deductible is met |
| Orthotics                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Plan pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% coinsurance after plan<br>deductible is met |
| <ul> <li>Breast Feeding Equipment and Supplies</li> <li>Limited to the rental of one breast pump per birth as ordered or prescribed by a physician.</li> <li>Includes related supplies.</li> </ul>                                                                                                                                                                                                                                                                                      | Plan pays 100%                                                                                                   | Plan pays 60% coinsurance after plan<br>deductible is met |
| External Prosthetic Appliances (EPA) <ul> <li>Unlimited maximum per Contract Year</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                            | Fian pays 100% coinsurance after plan<br>deductible is met                                                       | Plan pays 80% colneurance after plan deductible is met    |

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| Other Health Care Facilities/Services                                                                                                                  |                                                                                                                                            |                                                                                                                                            |
| Neuropsychological Testing<br>Limited to coverage to assess developmental delays due to chemotherapy<br>or radiation treatment for a child with cancer | Plan pays 100% coinsurance after plan<br>deductiole is met                                                                                 | Plan pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Nutritional Formula                                                                                                                                    | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan-pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Wigs (covered if medically necessary)                                                                                                                  | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 |
| Hearing Alds<br>Limited to dependent children age 12 years                                                                                             | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Infusion Therapy                                                                                                                                       | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Electroshock Therapy                                                                                                                                   | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Kidney Dialysis                                                                                                                                        | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 80% coinsurance after plan<br>dedcutible is met                                                                                  |
| Radiation Therapy and Chemotherapy Administration                                                                                                      | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Early Intervention Services<br>Birth to age 3                                                                                                          | Plan pays 100% coinsurance after plan<br>deductible is met                                                                                 | Plan pays 80% coinsurance after plan<br>deductible is met                                                                                  |
| Routine Foot Disorders                                                                                                                                 | Not covered, except for services<br>associated with foot care for diabetes and<br>peripheral vascular disease when<br>medically necessary. | Not covered, except for services<br>associated with foot care for diabetes and<br>peripheral vascular disease when<br>medically necessary. |
| Vision care (covered under Cigna Vision Care)                                                                                                          | Plan pays 100%                                                                                                                             | Plac pays 100%                                                                                                                             |
| One exam every contract year                                                                                                                           |                                                                                                                                            | <u>.</u>                                                                                                                                   |

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| Benefit           | Physicia                                                               | i's Office                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| ,                 | in-Network                                                             | Out-of-<br>Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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 |                       | In-Network                                                  | Out-of-<br>Network                                          |
| Lab and X-<br>ray | Plan pays<br>100%<br>coinsurance<br>after plan<br>deduciible is<br>met | Plan pays<br>80%<br>coinsurance<br>after plan<br>decluctible l<br>mat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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pla<br>deductit<br>met | nce                   | Covered<br>under plan's<br>inpatient<br>Hospitel<br>benefit | Covered<br>under plan's<br>Inpatient<br>Hospital<br>benstit |
| etc.)             | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>80%<br>coinsurance<br>after plan<br>deductible i<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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 | bie                   | Covered<br>under plan's<br>Inpatient<br>Hospital<br>benefit | Covered<br>under plan's<br>inpatient<br>Hospital<br>benefit |
|                   |                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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 | កេ-                   | Network                                                     | Out-of-<br>Network                                          |
| Emergency<br>Care | plan dedu                                                              | 100% coinsu<br>tible is met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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 | plan d                | pays 100% cc<br>feductible is n                             | insurance after<br>Set                                      |
| * Ambulance s     | services used a                                                        | THE REPORT OF THE PARTY OF THE | The second s | 10000 Committee of                         | Concern of the second states o | anation from hosp                  | The barrier of the second of t | Departure in the second se | and the second sector second and                            | and the second second |                                                             |                                                             |
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| Benefit           | Ph                                                                     | ysīcian's O                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| WELFEIN           | In-Netw                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Urgent Care       | clan deduc                                                             | tible is met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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|-----------------------------------------------|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------|---------------------------------|-------------------------|-------|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--|
| Benefit                                       | Initial Visit to<br>Benefit Pregnar                                                             |                                                                                                                 |                                 | All Subsequent Prenatal Visits<br>Postnatal Visits and Physician<br>Delivery Charges |                                                                                                                |                                                                    |                                                     | Office Visits in Addition to<br>Global Maternity Feo<br>(Performed by OB/GYN or<br>Specialist) |                                 |                         |       | Delivery - Facility<br>(Inpatient Hospital, Birthing<br>Center)                                                  |                                                                    |  |
|                                               | In-Netwo                                                                                        | ner i T                                                                                                         | t-of-<br>work                   | in-Netw                                                                              | ork                                                                                                            | Out-of-<br>Network                                                 | ln-N                                                | letwo                                                                                          | rk Out-<br>Netw                 |                         | ln∘f  | Network                                                                                                          | Out-of-<br>Network                                                 |  |
| Matemíty                                      | Plan pays<br>100%<br>coinsuranc<br>after plan<br>deductible<br>met                              | e coinsur<br>after pl                                                                                           | nya 80% 10<br>ance co<br>an afi | en pays<br>0%<br>insuranc<br>er plan<br>ductible<br>et                               |                                                                                                                | Plan pays 80%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan p<br>100%<br>coinsu<br>after p<br>deduc<br>met | rance<br>Man                                                                                   | anter plar                      | nce<br>1<br>le is       | after | urance<br>plan                                                                                                   | Plan pays 80%<br>coinsurance<br>after plan<br>Jeductible Is<br>net |  |
| an barran an an Arabar<br>Marina da Barran an |                                                                                                 | - Hares                                                                                                         | <b>Assence</b>                  |                                                                                      |                                                                                                                | based on a                                                         | Je Date                                             | 16jt                                                                                           | teresve so                      | inviegs                 |       | and the second |                                                                    |  |
| Be                                            | mefit                                                                                           | the second se | ient Hospital<br>n-Network      | and Ot                                                                               | The second s | th Care Faciliti<br>Out-of-Networl                                 |                                                     |                                                                                                | a-Networ                        | Outpati<br>k            | ent S | and the second second second                                                                                     | Network                                                            |  |
|                                               | Hospice (provided as part of Plan pays 100% coll<br>Hospice Care Program) after plan deductible |                                                                                                                 |                                 |                                                                                      |                                                                                                                |                                                                    |                                                     |                                                                                                |                                 |                         |       | lan pays 80%<br>ter plan dedu                                                                                    |                                                                    |  |
| Bereavement                                   | Counseling<br>wided as part                                                                     |                                                                                                                 | 180% coinsus<br>leductible is m |                                                                                      |                                                                                                                | ys 80% coinsur<br>an deductible is                                 |                                                     |                                                                                                | pays 100% coi<br>plan decudible |                         |       | ian pays 80%<br>Rer plan dedu                                                                                    |                                                                    |  |
|                                               |                                                                                                 |                                                                                                                 | n Seche                         |                                                                                      | i pau                                                                                                          | based on t                                                         | Witches                                             | بەرھارىچ                                                                                       | COLUMN S                        | prices                  |       |                                                                                                                  |                                                                    |  |
|                                               | Physicia                                                                                        | n's Office                                                                                                      | Inpatie                         | nt Facil                                                                             | ity                                                                                                            | Outpatie                                                           | nt Facilit                                          | у                                                                                              | Inpatient P<br>Serv             | rofessior<br>Aces       | ાર્ચ  |                                                                                                                  | Professional<br>rvice <del>s</del>                                 |  |
| Benefît                                       | In-Network                                                                                      | Out-of-<br>Network                                                                                              | In-Network                      |                                                                                      | n-of-<br>twork                                                                                                 | in-Network                                                         | Out-<br>Netw                                        |                                                                                                | In-Network                      | Out-o<br>Netwo          |       | In-Network                                                                                                       | Network                                                            |  |
| Abortion                                      | Plan pays<br>100%                                                                               | Plan pays<br>80%                                                                                                | Plan pays<br>100%               | Plan (<br>80%                                                                        | pays                                                                                                           | Plan pays<br>100%                                                  | Plan pay<br>80%                                     |                                                                                                | Plan pays<br>100%               | Plan pay<br>80%         |       | Plan pays<br>100%                                                                                                | Plan pays<br>80%                                                   |  |
| (Elective and non-elective                    | coinsurance<br>after plan                                                                       | coinsurance<br>after plan                                                                                       | coinsurance<br>after plan       | after j                                                                              |                                                                                                                | coinsurance<br>after plan                                          | coinsure<br>after pla                               | E)                                                                                             | coinsurance<br>after plan       | coinsural<br>after plar | 3     | coinsurance<br>alter plan<br>deductible is                                                                       | coinsurance<br>after plan<br>deductible is                         |  |
| 11                                            | deductible is<br>met                                                                            | deductible is<br>met                                                                                            | deductible is<br>met.           | dedu:<br>met                                                                         | tible is                                                                                                       | deductible is met                                                  | deductit<br>met                                     | Xe IS                                                                                          | deductible is<br>met            | deductib<br>met         | 12    | met                                                                                                              | met                                                                |  |

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| Bonefit          |                    | r's Services -<br>ce Visit                                               | Inpatient Ho                                                          | spital Facili              | ity Outpati                                                        | ent Fac<br>rvices | ility                 |                              | Professional<br>Vices                                                         | Out            |                    | Professiona<br>vices |
|                  | In-Network         | Out-of-<br>Network                                                       | in-Network                                                            | Out-of-<br>Network         |                                                                    |                   | et-of-<br>twork       | in-Network                   | Out-of-<br>Network                                                            | In-Ne          | twork              | Out-of-<br>Network   |
| Family           | Plan pays 100%     | Plan pays<br>80%                                                         | Pian pays<br>100%                                                     | Plan pays<br>80%           | Plan pays<br>100%                                                  | Plan<br>80%       | pays .                | Plan pays                    | Plan pays<br>80%                                                              | Plan p<br>100% | ays                | Plan pays<br>80%     |
| Planning -       | coinsurance        | coinsurance                                                              | coinsurance                                                           | coinsuranc                 | e consurance                                                       | coins             | urance                | coinsurance                  | coinsurance                                                                   |                | eonan              | coinsurance          |
| Men's            | after plan         | after plan                                                               | after plan                                                            | after plan                 | after plan                                                         | ailer             | plan                  | ester plan                   | after plan                                                                    | after p        |                    | after plan           |
| Services         | deductible is      | deductible is                                                            | deductible is                                                         | deouctible                 |                                                                    |                   | ctible is             | deductible is                | deductible is                                                                 |                | tible is           | deductible           |
| J                | meť                | met                                                                      | met                                                                   | met                        | met                                                                | met               |                       | mel                          | Imet                                                                          | met            | 1997-19 <b>1</b> 9 | met                  |
| ncludes surgi    | cal services, s    | uch as vasectom                                                          | v (excludes rev                                                       | (ersals)                   |                                                                    |                   | •                     |                              | 111111                                                                        | 1              |                    | 111.04               |
| -                | Τ                  | Plan pays                                                                |                                                                       | Plan pays                  | •                                                                  | Plan              | CSVS                  | <u>n</u>                     | Plan pays                                                                     | T              |                    | Plan pays            |
| Family           |                    | 80%                                                                      |                                                                       | 80%                        |                                                                    | 80%               |                       |                              | 80%                                                                           | 1.             |                    | 80%                  |
| Planning -       | Plan pays          | coinsurance                                                              | Plan pays                                                             | coinsurance                | Plan bays                                                          | coins             | urance                | Plan pays                    | coinsurance                                                                   | Plan p         | 2VS                | coinsuranc           |
| Women's          | 108%               | after plan                                                               | 100%                                                                  | after plan                 | 100%                                                               | after             | clan                  | 100%                         | after plan                                                                    | 100%           |                    | after plan           |
| Services         |                    | deductible is                                                            |                                                                       | deductible                 |                                                                    |                   | ctible is             |                              | deductible is                                                                 | 1              |                    | deductible           |
| •                |                    | met                                                                      | [                                                                     | met                        |                                                                    | met               |                       |                              | met                                                                           | ł              |                    | met                  |
| includes suroi   | cal services, s    | uch as tubal ligat                                                       | ion (excludes r                                                       | eversals).                 | i                                                                  |                   |                       | ·                            |                                                                               |                |                    |                      |
|                  |                    | dered or prescrib                                                        |                                                                       |                            |                                                                    |                   |                       |                              |                                                                               |                |                    |                      |
|                  | Plan pays<br>109%  | Plan pays<br>80%                                                         | Plan pays<br>100%                                                     | Plan pays<br>80%           | Plan pays<br>100%                                                  | Plan<br>80%       | pays                  | Pian pays                    | Plan pays                                                                     | Plan p<br>100% | ays                | Plan pays<br>80%     |
|                  | coinsurance        | consumnce                                                                | coinsurance                                                           | coinsurance                |                                                                    |                   | urance                | coinsurance                  | coinsurance                                                                   | coinso         | inn ce             | coinsurance          |
| Intertility      | after plan         | after plan                                                               | after plan                                                            | after plan                 | after plan                                                         | after             |                       | after plan                   | after plan                                                                    | after p        |                    | latter plan          |
|                  | deductible is      |                                                                          | deductible is                                                         | deductible                 |                                                                    |                   | ctible is             | deductible is                | deductible is                                                                 |                | tible is           | deductible           |
|                  | met                | met                                                                      | met                                                                   | mat                        | met                                                                | met               |                       | met                          | met                                                                           | met            |                    | met                  |
| ofertility cover | ad services: §     | ab and radiology                                                         | test counseline                                                       | a. surgical tr             | eatment, includes                                                  | artificia         | ະໄ ໂກຮອກນີ້ກ          | ation. In-vitro f            | ertilization. GIF                                                             | T. ZIFT.       | etc.               | <u></u>              |
| Unlimited lifeti |                    |                                                                          | ······································                                |                            |                                                                    |                   |                       |                              |                                                                               | ,              |                    |                      |
|                  |                    | alandar an                           |                                                                       |                            | y based on                                                         |                   |                       |                              |                                                                               |                | an Fortura are     |                      |
|                  | Contracting days   |                                                                          | Inpatient Hos                                                         |                            |                                                                    | line on the       | (Amplia)* adamitental | inosti                       | ent Profession                                                                | al Sand        | inas               |                      |
|                  |                    |                                                                          | Man S Re                                                              | <u> </u>                   | <i>y</i>                                                           |                   |                       |                              | Non-Lifesou                                                                   |                |                    |                      |
| Benefi           | t Li               | esource Facility<br>In-Network                                           | Faci<br>In-Net                                                        | Tity                       | Out-of-Netwo                                                       | rk                |                       | ce Facility<br>etwork        | Facility<br>In-Networl                                                        |                | Out-               | of-Network           |
| Organ Trans      | plants bas<br>in v | st and<br>nbursement vary<br>ed on the facility<br>/hich it is<br>formed | Cost and<br>reimbursen<br>based on the<br>In which it is<br>performed | tent vary<br>te facility . | Varies based on<br>place of service v<br>no transplant<br>maximums | with 1<br>1       |                       | ement vary the facility this | Cost and<br>reimbursement:<br>based on the fai<br>in which it is<br>performed | dilling        |                    |                      |

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| Benefit                                                                                                                                                     |                                                                        | s Services -<br>Visit                                                 | Inpatient Ho:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | spital Facility                                                       |                                                                        | Outpatient Facility<br>Services                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | rofessional<br>rices                                                    |                                                                                                                | Professional<br>Vices                                                 |
| Sellen                                                                                                                                                      | ia-Network                                                             | Out-of-<br>Network                                                    | la-Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Out-of-<br>Network                                                    | In-Network                                                             | Oat-of-<br>Network                                                    | In-Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Out-of-<br>Network                                                      | in-Network                                                                                                     | Out-of-<br>Network                                                    |
| Dontal Care                                                                                                                                                 | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>80%<br>coinsurance<br>after plan<br>deductible is<br>met | Pian pays<br>100%<br>coinsurance<br>affer plan<br>deductible is<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Plan pays<br>80%<br>colosurance<br>after plan<br>deductible is<br>met | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>mel | Plan pays<br>30%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>100%<br>coinsurance<br>after plan<br>deditofible is,<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | met                                                                     | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met                                         | Plan pays<br>80%<br>colnsurance<br>after plan<br>deductible is<br>met |
| Linited to char                                                                                                                                             | ges made for a                                                         | CONTRACTOR OF THE OWNER OF THE OWNER                                  | Contraction of the Contraction o |                                                                       |                                                                        | ths of an Injury                                                      | and the second of the second states in the local second seco | to de the second                                                        |                                                                                                                |                                                                       |
|                                                                                                                                                             |                                                                        |                                                                       | DESCRIPTION OF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Cherlin IGV/                                                          | Desed on 1                                                             | whereyou                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                         | and a second |                                                                       |
| Benefit                                                                                                                                                     | Physicia                                                               | n's Office                                                            | Impatien                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | t Facility                                                            | Outpatie                                                               | nt Facility                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | rofessional                                                             |                                                                                                                | Professional<br>/ices                                                 |
| LIGHT                                                                                                                                                       | In-Network                                                             | Out-of-<br>Network                                                    | in-Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Out-of-<br>Network                                                    | In-Network                                                             | Out-of-<br>Network                                                    | in-Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Out-of-<br>Network                                                      | In-Network                                                                                                     | Out-of-<br>Network                                                    |
| TMJ,<br>Surgical<br>Only-case-<br>by-case<br>basis. Atways<br>excludes<br>appliances &<br>orthodontic<br>treatment.<br>Subject to<br>meelical<br>necessity. | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>80%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Plan pays<br>80%<br>coinsurance<br>after plan<br>deducible is<br>met  | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>80%<br>coinsurance<br>after plan<br>deductible is<br>met | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Plan pays<br>\$0%<br>coinsurance<br>after plan<br>decluctible is<br>met | Plan pays<br>100%<br>coinsurance<br>after plan<br>deductible is<br>met                                         | Plan pays<br>80%<br>coinsurance<br>after plan<br>deductible is<br>met |
|                                                                                                                                                             | imum per lifetin                                                       | ne                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                       |                                                                        |                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                         |                                                                                                                |                                                                       |
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| Benefit                                           |                                     | s Services –<br>e Visit                                       | Inpatient Ho                                   | spital Facility                                                                                                  | Outpaties<br>Serv                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                         | rofessional<br>vic <del>es</del>                                                                                |                                                                                                                | Professional<br>rices                |
|                                                   | In-Network                          | Out-of-<br>Network                                            | in-Network                                     | Out-of-<br>Network                                                                                               | In-Network                                                       | Out-of-<br>Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | In-Network                                              | Out-of-<br>Network                                                                                              | In-Network                                                                                                     | Out-of-<br>Network                   |
|                                                   | Plan pays<br>100%<br>coinsurance    | Plan pays<br>80%<br>coinsurance                               | Plen peys<br>100%<br>colasurance               | Plan pays -<br>80%<br>coinsurance                                                                                | 100% 80% 1                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Plan pays<br>100%<br>coinsurance                        | Plan pays<br>80%<br>coinsurance                                                                                 | Plan pays<br>100%<br>coinsurance                                                                               | Plan pays<br>80%<br>coinsurance      |
| argery                                            | after plan:<br>deductible is<br>met | after plan<br>deductible is<br>met                            | after plan<br>deductible is<br>met             | after plan<br>deductible is<br>met                                                                               | after plan                                                       | offer plan<br>deductible is<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | after plan<br>deductible is<br>met                      | after plan<br>deductible is                                                                                     | after plan<br>deductible is<br>mat                                                                             | after plan<br>deductible h<br>met    |
| ifetime Maxir                                     | essional Serv<br>mum: In-Netw       | ices - (includes<br>ork: Unlimited (                          | charges for sur<br>Out-of-Network:             | geon only; ex<br>Not applicabl                                                                                   | cludes charges fo<br>e                                           | r radiologist, al                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | nesthesiologist,                                        | . etc.)                                                                                                         | 4                                                                                                              | a                                    |
| reatment of d<br>pproved center<br>he following a | ers.                                | obasily, as def                                               | ined by the bod                                | ly mass index                                                                                                    | (BMI) parameters                                                 | for National H                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | eart, Lung and                                          | Blood Institute                                                                                                 | guidelines. Con                                                                                                | rered only at                        |
| <ul> <li>mediça</li> <li>severa</li> </ul>        | el and surgicel<br>(morbid) obes    | sity_                                                         |                                                | • •                                                                                                              | enges that are the<br>mended by a phy                            | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                         |                                                                                                                 | agement of obe                                                                                                 | sity or clinical                     |
|                                                   |                                     | I which it is a summer the summer of summities over a weather |                                                | and the second | dased on s                                                       | A CONTRACTOR OF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Characterization of the Contractor of Contractor of the | Contraction of the second s |                                                                                                                |                                      |
| Senefit                                           | t                                   | វា                                                            | patient                                        |                                                                                                                  | Outpatient<br>includes individ<br>health and inte                | nsive outpatie<br>health}                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | rapy mental<br>nt mental                                | (locludes indiv<br>health and in                                                                                | tensive outpa<br>health)                                                                                       | ierapy menta<br>tient mental         |
|                                                   |                                     | In-Network                                                    | Out-of-N                                       |                                                                                                                  | in-Network                                                       | Annual of the second second second second                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | -Network                                                | In-Networ                                                                                                       |                                                                                                                | of-Network                           |
| Mental Health                                     | _ coiπ                              | pays 100%<br>surance after<br>deductible is                   | Plan pays t<br>coinsuranc<br>plan deduc<br>met | eafter c<br>fible is p                                                                                           | Plan pays 100%<br>poinsurance after<br>rian deductible is<br>net | urance after coinsurance after                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                         | Plan pays 100%<br>coinsurance afu<br>plan deductible<br>met                                                     |                                                                                                                |                                      |
|                                                   |                                     | per Contract Ye<br>es are paid at 1                           |                                                | reach your ou                                                                                                    | l-of-pocket maxim                                                | nw                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                         |                                                                                                                 |                                                                                                                |                                      |
|                                                   |                                     |                                                               | and states and                                 |                                                                                                                  | ಷಣನನ್ನಾ <u>ದಂತಿಯಕ</u> ್ಕೆ                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | energe have less                                        |                                                                                                                 | e tale a stat                                                                                                  |                                      |
| -                                                 |                                     | patient                                                       |                                                |                                                                                                                  | -Physician's<br>Reidual and in<br>substance ab                   | Office<br>tensive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Ou<br>(includes i                                       |                                                                                                                 | ent Facility<br>idual and intensive<br>ibstance abuse)                                                         |                                      |
|                                                   |                                     | In-Network                                                    | Out-of-t                                       | tetwork                                                                                                          | la-Network                                                       | AND THE REAL PROPERTY AND ADDRESS OF ADDRESS | -Network                                                | In-Networ                                                                                                       | the second s | of-Network                           |
|                                                   | coin                                | i pays 100%<br>surance after<br>deductible is                 | Plan pays t<br>coinsuranc<br>plan deduc<br>met | e after o<br>tible is F                                                                                          | Plan pays 100%<br>coinsurance after<br>plan deductible is<br>net | Plan pays<br>coinsurar<br>plan dedi<br>met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | nce after<br>uctible is                                 | Plan pays 100%<br>coinsurance afte<br>plan deductible<br>met                                                    | er coinsui                                                                                                     | ays 80%<br>ance after<br>ductible is |
| Substance Al                                      | met                                 |                                                               | 1 XI FC                                        |                                                                                                                  |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                         |                                                                                                                 |                                                                                                                |                                      |
| 7/1/2014<br>ASO / EHB St                          | iate: CT                            | -                                                             |                                                | 4                                                                                                                | nere HSA Option                                                  | 104764                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                         |                                                                                                                 |                                                                                                                | <u> </u>                             |

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| THE REAL PROPERTY OF THE OWNER                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                         |                                                                                                                                                                                                           |                                                                                                            |                                                                                    |                                                                                                                    |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--|--|
| Benefit                                                                                                                                                                                                                                                                                                                                           | Riaco of                                                                                                                                                                | ient                                                                                                                                                                                                      | Outpatient - Ph<br>(includes Individ<br>outpatient sol                                                     | ysician's Office<br>ual and intensive<br>stance abuse)                             | Outpatient Facility<br>(includes individual and intensive<br>outpatient substance abuse)                           |  |  |
|                                                                                                                                                                                                                                                                                                                                                   | In-Network                                                                                                                                                              | Out-of-Network                                                                                                                                                                                            | In-Network                                                                                                 | Out-of-Network                                                                     | In-Network Out-of-Network                                                                                          |  |  |
|                                                                                                                                                                                                                                                                                                                                                   | ed under medical<br>ximum per Contract Year<br>ouse services are paid at                                                                                                | 100% offer you reach th                                                                                                                                                                                   | ur out of pockat maxim                                                                                     | 1993                                                                               |                                                                                                                    |  |  |
|                                                                                                                                                                                                                                                                                                                                                   | and Substance A                                                                                                                                                         | and standing on the standing of                                                                                           |                                                                                                            |                                                                                    |                                                                                                                    |  |  |
| <ul> <li>Partial Hospil</li> <li>Standard for Management</li> <li>Intensive Out</li> <li>Intensive Out</li> <li>Mental Health/Subst</li> <li>Inpatient utilit</li> <li>Outpatient utilit</li> <li>Outpatient utilit</li> <li>Partial hospit</li> <li>Intensive out</li> <li>Chenging Liv</li> <li>Lifestyle Mar.</li> <li>Narcotic The</li> </ul> | Residential Treatment: Si<br>patient Program (IOP): B<br>tance Abuse Utilization<br>rantage - Inpatient and On<br>zation review and case m<br>fizzation review and case | e level for Partial Hospit<br>ibject to the plan's inpati<br>enefit is <u>the same as out</u><br>Raview, Case Manager<br>anagement<br>anagement<br>nanagement<br>of Body Program<br>is Management, Tobacc | alization services is the<br>ent MH/SA benefit. Con<br>patient visits. Coverage<br>ment and Programs       | erage only if approved thm<br>only if approved through (<br>Management.            | ievel for Inpatient MHISA services.<br>ough Cigna Behavioral Health Case<br>Cigna Behavioral Health Case Managemer |  |  |
|                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                         |                                                                                                                                                                                                           |                                                                                                            | Newerc                                                                             | Out-oENetwork                                                                                                      |  |  |
| <ul> <li>Oral Contract</li> <li>Includes Oral<br/>100%</li> <li>Oral &amp; Injects</li> <li>Insulin, gluco</li> </ul>                                                                                                                                                                                                                             | tered injectable drugs - h<br>eptives included<br>I Contraceptives - with sp<br>able Fertility drugs include<br>use test strips, lancets, inc<br>and carbidges included | ecific products covered                                                                                                                                                                                   | Preferred Brand:<br>dedoctible<br>Non-Preferred B<br>plan deductible<br>Home delivery -<br>Generic: You pa | y \$5 after plan deductible<br>You pay \$15 after plan<br>rand: You pay \$30 after | Retail<br>Plan pays 80% after plan deductible<br>Home Delivery<br>Not covered                                      |  |  |
| Smoking Cer     Lifestyle Dru     Prescription                                                                                                                                                                                                                                                                                                    | ssation .<br>gs                                                                                                                                                         |                                                                                                                                                                                                           | deductible                                                                                                 | rand: You pay \$60 after                                                           |                                                                                                                    |  |  |

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| Efiamuacy<br>harmacy Clinical Management and Prior Authorization                                                                                                                                                                                                                                                                   | helwork Out-of-Network                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <ul> <li>Your plan is subject to cartain clinical edits and prior authorization requi</li> <li>Refill-too-sbon and plan exclusion edits are always included</li> </ul>                                                                                                                                                             | irements<br>t of clinical edits such as prior authorization, age edits and quantily limits for a specific |
| Clinical Programs     O Prior authorization is required on specialty medications but qua     O Theracare® Program     Medication Access Option     O Retail and/or Home Delivery                                                                                                                                                   | ntity imits may apply.                                                                                    |
| Opportal Information           escription Drug List:         •           • Cigna Standard Prescription Drug List                                                                                                                                                                                                                   | feltnuss-Eroquams                                                                                         |
| Health First - 200  Inviduals with one or more of the chronic conditions, identified on the right, me eligible to receive the following type of support:      Condition Management     Medication adherence     Risk factor management     Lifestyle issues     Pre/post-admission     Treatment decision support     Gaps in care | Holistic health support for the following chronic health conditions:                                      |
| 1/2014<br>10 / EHB State: CT                                                                                                                                                                                                                                                                                                       | · ·                                                                                                       |
| pice Fund Health Savings Account (HSA) Open Access Plus Teachers H                                                                                                                                                                                                                                                                 | SA Obiou - 104104                                                                                         |

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# - Boaith and Weilness-Programs

Health Advisor - A Support for healthy and et-risk individuals to help them stay healthy

#### Health Assessments

included

- Health and Wellness Coaching
- Cigna Well Informed Program
- Preference Sensitive Care
- Educate and Refer

#### Case Management

Coordinated by Cigne HealthCare. This is a service designated to provide assistance to a patient who is at risk of developing medical complexities or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost effective care while maximizing the patient's quality of life.

#### Blejiffildirizmenteren

Coinsurance - After you've reached your deductible, you and your plan share some of your medical costs. The portion of covered expenses you are responsible for is called coinsurance.

Copay - A flat fee you pay for certain covered services such as doctor's visits or prescriptions.

Deductible - A flat collar amount you must pay out of your own pocket before your plan begins to pay for covered services.

Out-of-Pocket Maximum - Specific limits for the total amount you will pay out of your own pocket before your plan coinsurance percentage no longer applies. Once you meet these maximums, your plan then pays 100 percent of the "maximum reimbursable charges" or negotiated fees for covered services.

Prescription Drug List - The list of prescription brand and generic drugs covered by your pharmacy plan,

Transition of Care - Provides in-network health coverage to new customers when the customer's doctor is not part of the Cigna network and there are approved clinical reasons why the customer should continue to see the same doctor.

#### Julians & Sense

DOLLARS & SENSE: Easy ways to decrease your out-of-pocket health care expenses.

In-network care

Using doctors, hospitals and facilities that participate in the Cigna network can save you money. In addition, choosing Cigna Care designated specialists - doctors in 19 specialities who have been identified for their superior performance in quality and cost efficiency - may save you even more. You can verify that a doctor or facility is in Cigna's network and learn more about the Cigna Care designation by checking the directory on myCigna.com or Cigna.com, or by calling the customer service number on the back of your Cigna ID card. Cigna is open 24/7.

#### Urgent care

(Average urgent care center cost \$131 / Average hospital ER cost \$1,523)

Many people use the emergency room (ER) for conditions that are not serious or life-threatening. Using an urgent care center or your doctor's office instead of an ER can save you hundreds of collars and provides the same quality of care as an ER. If you need care and are not sure if you need to go to the ER, speak with your doctor or call Cigna's 24-hour nurse line at the number on the back your Cigna ID card to determine the most eppropriate location for urgent care. Convenience care or retail clinics

#### (Average convenience care clinic cost \$61 / Average hospital ER cost \$1,523)

Convenience care clinics provide quick and easy access to high quality treatment for common medical conditions when your doctor is not available. These clinics are located in department stores, grocery stores and pharmacies. To locate convenience care clinics, you can check the Directory on myCigna.com or Cigna.com, or call the customet service number on the back of your Cigna ID card. Cigna is open 24/7.

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## Dollars & Sense

### Laboratory and pathology tests

(Average LabCorp/Quest cost \$9 / Average other lab cost \$24 / Average outpatient hospital lab cost \$48)

Two of the nation's largest and most prominent laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the Cigna network. Services at these labs can cost 70-75% less and offer the same or better quality than hospital laboratories. When you need lab services, discuss (these options with your doctor. To find the nearest Quest and LabCorp locations, check the directory on myCigna.com or Cigna.com. Radiology services (MRI or CT scan)

readingly services (MPC of C1 scall)

(Average independent radiology facility cost \$591 / Average outpatient pospital cost \$1,198)

If you need to have an MRI or CT scan, you can save hundreds of dollars by using an independent radiology center. While Cigna contracts with all types of facilities that provide radiology services, using independent radiology centers will save you money, without any difference in quality. Discuss location options with your doctor. For help locating the most cost effective facilities in which to have an MRI or CT scan, you can use the cost comparison boils on myCigna, com or call the customer service number on the back of your Cigna ID card.

Colonoscopy, endoscopy or arthroscopy

(Average freestanding surgery center cost \$1,438 / Average outpatient bospital cost \$2,821)

When a doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using a freestanding outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars, while maintaining the same high quality as a hospital. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools on myCigna.com or call the customer service number on the back of your Cigna ID card.

Cigna Home Delivery Pharmacy

You can save money and enjoy convenient home delivery by using Cigna Home Delivery Pharmacy for your prescription medications. You can get up to a 90-day supply of your medication.

What's Not Covered (not all-inclusive):

Your plan provides for most medically necessary services. The complete list of exclusions is provided in your Certificate or Summary Plan Description. To the extent there may be differences, the tennes of the Certificate or Summary Plan Description control. Examples of trings your plan does not cover, unless required by law or covered under the pharmacy benefit, include (out aren't limited to):

- care for health conditions that are required by state or local law to be treated in a public facility.
- care required by state or federal law to be supplied by a public school system or school district.
- \* care for military service disabilities treatable through governmental services if you are legally entitled to such treatment and facilities are reasonably available.
- treatment of an Injury or Sickness which is due to war, declared, or undeclared, not or kisurrection.
- charges which you are not obligated to pay or for which you are not billed or for which you would not have been billed except that they were covered under this plan.
- assistance in the activities of daily living, including but not limited to eating, bathing, dressing or other Custodial Services or self-care activities, homemaker services and services primarily for rest, domiciliary or convalescent care.
- for or in connection with experimental, invastigational or unproven services.
- Any services and supplies for or in connection with experimental, investigational or unproven services. Experimental, investigational and unproven services do not include routine patient care costs related to qualified clinical trials as described in your plan document.

Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug filterapies or devices that are determined by the Healthplan Medical Director to be: not demonstrated, through existing peer-reviewed, evidence-based scientific literature to be safe and effective for breach or oldagnosing the condition or illness for which its use is proposed; or not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory spence to be lawfully marketed for the proposed use; or the

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|         | subject of review or approval by an Institutional Review Board for the proposed use.                                                                                                                                                                                                                            |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         | cosmetto surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or                                                                                                                                                         |
|         | treat psychological symptomatology or psychosocial complaints related to one's appearance.                                                                                                                                                                                                                      |
|         | The following services are excluded from coverage regardless of clinical indications: Acupressure; Dance therapy, Movement therapy; Applied kinesiologic                                                                                                                                                        |
|         | Roiting; and Extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and onthopadic conditions,                                                                                                                                                                                                        |
|         | dental treatment of the teath, guns or structures directly supporting the teath, including dental X-rays, examinations, repairs, orthodontics, periodontics,                                                                                                                                                    |
|         | casts, splints and services for cental malocclusion, for any condition. Charges made for services or supplies provided for or in connection with an accident                                                                                                                                                    |
|         | injury to sound natural teeth are covered provided a continuous course of dental treatment is started within six months of an accident. Sound natural teeth                                                                                                                                                     |
|         | defined as natural teeth that are free of active clinical decay, have at least 50% bony support and are functional in the arch.                                                                                                                                                                                 |
|         | medical and surgical services, initial and repeat, intended for the treatment or control of obesity, except for treatment of clinically severe (motified) obesity a                                                                                                                                             |
|         | shown in Covered Expenses, including: medical and surgical services to alter appearance or physical changes that are the result of any surgery performe                                                                                                                                                         |
|         | for the management of obesity or clinically severe (morbid) obesity; and weight loss programs or treatments, whether prescribed or recommended by a                                                                                                                                                             |
|         | Physician or under medical supervision.                                                                                                                                                                                                                                                                         |
| *       | unless otherwise covered in this plan, for reports, evaluations, physical examinations, or hospitalization not required for health reasons including, but not                                                                                                                                                   |
|         | limited to, employment, insurance or government licenses, and court-ordered, forensic or custodial evaluations,<br>court-ordered treatment or hospitalization, unless such treatment is prescribed by a Physician and listed as covered in this plan.                                                           |
|         | count-oncered meanment or nospitalizzation, unless such treatment is prescribed by a Physician and listed as covered in this plan.<br>transsexual surgery including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.                            |
|         |                                                                                                                                                                                                                                                                                                                 |
|         | medical and Hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under this plan, nonmedical counseling or ancillary services, including but not limited to Custodial Services, education, training, vocational rehabilitation, behavioral training      |
|         | normedical courseling or anomaly services, including but normined to cuscolal Services, education, training, vocavonal renationation, benavioral training<br>biofaedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back school, raturn to work services, work bardening programs, driving |
|         | safety, and services, training, educational therapy, encodynamic charactering, tack scices, relation to work sarrices, work cardinal programs, onwing safety, and services for learning disabilities, developmental delays, or mental retardat                                                                  |
| -       | therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreation                                                                                                                                                   |
| •       | performance, including but not limited to routine, long term, or maintenance care which is provided after the resolution of the acute medical problem and                                                                                                                                                       |
|         | when significant therapeutic improvement is not expected.                                                                                                                                                                                                                                                       |
|         | consumable medical supplies other than ostomy supplies and unnary catheters. Excluded supplies include, but are not limited to bandages and other                                                                                                                                                               |
|         | disposable medical supplies, skin preparations and test strips, except as specified in the "Home Health Services" or "Breast Reconstruction and Breast                                                                                                                                                          |
|         | Prostheses" sections of this plan.                                                                                                                                                                                                                                                                              |
|         | private Hospital rooms and/or private duty nursing except as provided under the Home Health Services provision.                                                                                                                                                                                                 |
| #       | personal or comfort items such as personal care Kits provided on admission to a Hospital, television, telephone, newborn infant photographs, complimenta                                                                                                                                                        |
|         | media, birth announcements, and other articles which are not for the specific treatment of an injury or Sickness.                                                                                                                                                                                               |
|         | artificial sids including, but not limited to, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, and dentures.                                                                                                                                                              |
|         | aids or devices that assist with nonverbal communications, including but not limited to communication boards, prerecorded speech devices, laptop                                                                                                                                                                |
|         | computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books.                                                                                                                                                                      |
|         | eveglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or post cataract surgary).                                                                                                                                                              |
|         | routine refractions, eye exercises and surgical treatment for the correction of a refractive error, including radial keratolomy.                                                                                                                                                                                |
|         | treatment by acupuncture.                                                                                                                                                                                                                                                                                       |
| -       | all non-injectable prescription drugs, injectable prescription drugs that do not require Physician supervision and are typically considered self-administered                                                                                                                                                   |
|         | drugs, nonprescription drugs, and investigational and experimental drugs, except as provided in this plan.                                                                                                                                                                                                      |
| •       | routine foot care, including the paring and removing of come and calluses or trianning of nails. However, services associated with foot care for diabetes ar                                                                                                                                                    |
|         | peripheral vascular disease are covered when Medically Necessary.                                                                                                                                                                                                                                               |
| 7/1/201 |                                                                                                                                                                                                                                                                                                                 |
|         | EHB State: CT                                                                                                                                                                                                                                                                                                   |
| Choice  | Fund Health Savings Account (HSA) Open Access Plus Teachers HSA Option - 104764                                                                                                                                                                                                                                 |
|         | .* 16 of 17 ©Cigna 2                                                                                                                                                                                                                                                                                            |
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In the Matter of Binding Arbitration

| Between | ·                  |
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| Enfreld | Board of Education |
| -and-   | :<br>Assoc         |

Subject \_\_\_\_\_\_ (Last Best Offer Binding Arbitration)

# OATH FOR ARBITRATORS REPRESENTING THE INTERESTS OF THE LOCAL AND REGIONAL BOARDS OF EDUCATION

| STATE OF CONNECTICUT | ļ           |                    |
|----------------------|-------------|--------------------|
| COUNTY OF Hantford   | •<br>•<br>• | ss: <u>Enfreld</u> |

The undersigned, representing the interests of the local and regional boards of education, being duly sworn, hereby accepts the appointment as arbitrator representing the above-noted interests and will faithfully and fairly hear and examine the matters in controversy between the above-noted parties, in accordance with Section 10-153f of the Connecticut General Statutes, and will make a just award according to the best of my understanding.

Signed:

Arbitrator representing the interests of the local and regional boards of education

Subscribed and sworn to before me this

day of November 20/-2,

Signature and Title

In the Matter of Binding Arbitration

Belween

ENFIELD Board of Education

-and-

ENFIELD EDUCATION ASSN

·.,

Subject (Last Best Offer Binding Arbitration)

# OATH FOR ARBITRATORS REPRESENTING THE INTERESTS OF THE EXCLUSIVE BARGAINING **REPRESENTATIVES OF CERTIFIED EMPLOYEES**

# STATE OF CONNECTICUT

SS: ENFIELD

COUNTY OF NAPE FOR V

The undersigned, representing the interests of exclusive bargaining representatives of certified employees, being duly sworn, hereby accepts the appointment as arbitrator representing the above-noted interests and will faithfully and fairly hear and examine the matters in controversy between the above-noted parties, in accordance with Section 10-153f of the Connecticut General Statutes, and will make a just award according to the best of my understanding. . .

Signed:

Arbitrator representing the interests of exclusive bargaining representatives of certified employees

Subscribed and sworn to before me this 17 day of huve MPER , 2013."

**Commissioner of the Superior Court** 

In the matter of binding arbitration

between

Enfield Board of Education

SUBJECT: Contract Dispute (Last Best Offer Binding Arbitration)

and

Enfield Teachers' Association

۰.,

)

# OATH FOR CHAIRPERSON OF ARBITRATION PANEL OR SINGLE ARBITRATOR

State of Connecticut )

ss: Enfield

County of Hartford

The undersigned, representing the interests of the public in general, being duly sworn and being aware of the requirements for impartiality, hereby accepts the appointment as Chairperson of the Arbitration Panel or Single Arbitrator to arbitrate the above subject and will faithfully and fairly hear and examine the matters in controversy between the above-named parties, in accordance with Section 10-153f of the Connecticut General Statutes, as amended, and will make a just award according to the best of my understanding.

Susan R. Meredith, Chairperson, Arbitration Panel

Subscribed and sworn to before me this porday of November, 2013

c. le

Commissioner of Superior Court NOTARY PUBLIC CRUDTOLD MY Comm EXP 2/28/2015