

AGREEMENT
between
FARMINGTON BOARD OF EDUCATION
and
FARMINGTON EDUCATION ASSOCIATION



JULY 1, 2014 - JUNE 30, 2017

Based on the Stipulated Arbitration Award
Issued on November 12, 2013

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ARTICLE I

Recognition

The Board recognizes the Farmington Education Association as the sole and exclusive bargaining representative for all certified professional employees and persons holding a durational shortage area permit who are employed by the Farmington Board of Education in positions requiring a teaching or other certificate and are not included in the administrators' unit or excluded from the purview of the Teacher Negotiation Act, CT Gen. Stat. #10-153a et seq., as amended from time to time. Such representation extends to all such persons who are recognized as employees of the Board of Education eligible for inclusion in the teachers' bargaining unit according to applicable rulings of state administrative agencies.

ARTICLE II

Absences

A. Sickness and Emergency

1. Each teacher shall be allowed fifteen (15) days a year for personal illness cumulative to the number of teacher work days each year.
2. Absences caused by occupational accidents or contagious sickness directly attributable to contact with school children in performance of duty shall not be charged to the personal illness allowance.
3. Teachers who expect to use accumulative sick days for planned purposes should notify the appropriate administrator at least thirty (30) days in advance or as soon thereafter as possible in order to facilitate planning.

B. Maternity Disability Leave

1. Disabilities caused or contributed to by pregnancy, miscarriage, abortion, childbirth and recovery therefrom, shall be treated as temporary disabilities for all job-related purposes. (The term "temporary disability" shall be interpreted as being within the meaning of the term "sick" as used in Section 10-156 of the Connecticut General Statutes.)
2. Accumulated sick leave shall be available for use during periods of such disability.
3. Disability leave beyond any accumulated sick leave shall be available for such reasonable further period of time as a female employee is determined to be disabled from performing the duties of her job because of pregnancy or conditions attendant thereto.

4. Medical disability shall be determined by the teacher's physician. If requested by the Superintendent, the teacher shall provide at her expense a certificate from her physician confirming the disability or the ability of the teacher to come back to work and perform her duties. The Board may, at its discretion, designate three physicians, one of whom the teacher may choose for purposes of determining the time and duration of medical disability. Payment for such examination will be the Board's responsibility.
5. Policies involving commencement and duration of leave, the availability of extensions, the accrual of seniority, protection under health or temporary disability plans, payment of sick leave and other benefits and privileges shall be applied to disability due to pregnancy or childbirth on the same terms and conditions as they are applied to other temporary disabilities.
6. Pregnancy or childbirth shall not be the basis for termination of employment or compulsory resignation.

C. Childrearing Leave

1. Any certified professional employee shall be entitled, upon written request submitted to the Superintendent of Schools, to an extended leave of absence without pay for purposes of childrearing, apart from any period of maternity disability leave with pay.
2. The Superintendent must receive initial notification of intent to take childrearing leave in writing no less than thirty (30) calendar days prior to the time such leave is to commence, or in the case of adoption, as soon as possible. Failure to notify shall result in relinquishing the right to such leave.
3. Childrearing leave will commence on the date that maternity disability leave ends, or on a date established by agreement with the Superintendent or his/her designee.
4. If childrearing leave commences before January 1, in any twelve-month period from July 1 through June 30, such leave will be for the balance of the school year. The teacher shall return to work on the first teacher work day of the subsequent school year. If childrearing leave commences after January 1, the teacher may choose to return to work on either the first teacher work day of the subsequent school year or the first teacher work day of the second subsequent school year.
5. A teacher on childrearing leave must submit written notice to the Superintendent of Schools or his/her designee of intention to return to active employment upon termination of leave in accordance with the following schedule:
 - (a) Generally, such notice must be submitted no later than February 1 of the school year the leave is to end.
 - (b) However, a teacher may submit a notice to take childrearing leave after February 1 and request leave only for the balance of that school year. In such a case, the teacher

must notify the Superintendent or his/her designee of intention to return to active employment at the same time that the request for leave is submitted.

- (c) The Superintendent or his/her designee may waive this requirement in cases of extreme hardship.
- (d) A teacher who fails to return to active employment in accordance with his/her written notice shall be deemed to have resigned from his/her employment with the Farmington Board of Education.

- 6. Childrearing leave shall be without salary, insurance or sick leave except that teachers may elect to continue group insurance coverage at group rates but at their own expense. A teacher returning from such leave shall be credited with length of service and salary step advancement as if such leave had not been taken and shall receive salary step advancement in accordance with the salary schedule, i.e. only teachers who were in active employment for at least one-half of the student school days are eligible to advance a step in the following year.
- 7. Upon return from leave of absence, the teacher shall receive reappointment to his/her former position or to a position mutually acceptable to the teacher and the administration provided the teacher is qualified. In the event of a reduction in force, the teacher shall have the same rights he/she would have had if the leave of absence had not been taken.

D. Notification of Planned Absences

A total of five (5) additional days without salary deductions shall be granted subject to application by the teacher to the immediate supervisor five (5) school days or as soon as possible, whichever notice is longer, before the requested absence (except in cases of emergency) and the approval of the Superintendent, Assistant Superintendent, Principal, or immediate supervisor, which shall not be unreasonably withheld for the following:

- 1. Religious Days (not to exceed three [3] per year.)
- 2. Serious illness or death in the family of the teacher or his/her spouse (for example, father, mother, brother, sister, husband, wife, son, daughter, father-in-law, or mother-in-law).
- 3. Necessary attendance in court or legal demands outside the teacher's control.
- 4. Other specified reasons, necessitating absence from school, if approved by the Superintendent of Schools or his designee.
- 5. Since marriages of teachers can be planned for the school vacation periods, they will not be approved as personal days.

E. Leaves of Absence With Compensation

A leave of absence with compensation is considered a privilege to the recipient and a benefit to the school system. The program of leaves of absence with compensation is specifically designed to improve the instructional program, provide stimulating professional growth opportunities for the professional staff, and prepare personnel for additional responsibilities.

Teachers on leave of absence with compensation shall be paid a minimum of fifty percent (50%) of the contract rate in effect during such leave.

1. Specifications

- a. Upon the recommendation of the Superintendent, a leave of absence with pay may be granted at the discretion of the Board to any teacher. Normally, the teacher should be on tenure.
- b. Application for leave of absence with compensation must be submitted to the Superintendent in writing prior to December 1. The applicant must include a statement in writing specifying the purpose of the leave, an outline of the proposed program, and sufficient information to establish the value of the leave to the applicant and to the school system.

The deadline of December 1 may be waived at the discretion of the Superintendent when fellowship grants or scholarships awarded later in the year make such a deadline unreasonable.

- c. Preference will be given to applicants on the basis of benefit to the school system.
- d. Educational travel or living abroad must have a direct connection to the teacher's field of work.

2. Conditions

- a. Leaves of absence with compensation will be granted for not less than nine (9) weeks nor more than one (1) calendar year.
- b. Teachers who are granted leaves of absence with compensation must agree not to accept gainful employment while on leave, except when approved by the Superintendent of Schools.
- c. Leaves of absence with compensation shall be limited to 1.5% of the professional staff. This percentage may be waived at the discretion of the Board of Education.

- d. Each teacher, while on leave of absence with compensation, shall be considered in regular full-time attendance in the position from which the leave was taken, during the period of said leave, for the purpose of determining the teacher's length of service and the right to receive increments.
 - e. Remuneration will be made in accordance with the teacher's contractual agreement, minus deductions of the portion of the salary not paid.
 - f. Teachers who are granted a leave of absence with compensation are required at the conclusion of their leave to return to their teaching duties in the Farmington school system and continue in Farmington for not less than two years. Before beginning the leave, the teacher shall enter into a contract (a copy of which is included herein as Appendix A) to return to active service in the Farmington Public Schools for a period of at least two (2) years after the expiration of such leave. A teacher who does not perform this agreement shall repay to the Board the sum bearing the same ratio to the amount received while on leave that the unfulfilled portion of the two subsequent years' service bears to the two (2) full years; provided, however, that the employee shall be released from such payments if his/her failure to serve the two (2) years as stipulated is due to illness, disability, or death, or if he/she is discharged from his/her position by the Board.
 - g. A successful candidate who, for any reason, chooses to refuse his/her leave of absence must notify the Superintendent of this fact no later than April 1 of the school year immediately preceding said leave to be assured of a staff position in Farmington during the year for which said leave was granted.
 - h. The teacher, upon her/his return, will receive reappointment to a position for which he/she is judged qualified or a position mutually acceptable to the teacher, administration, and Board of Education.
 - i. A written report must be submitted to the Superintendent of Schools within six (6) months following the completion of the leave of absence with compensation.
3. Qualifications

In determining applicants for a leave of absence with compensation, the following shall be considered:

- a. The extent of the applicant's professional study, growth, contributions, and successful service in education;

- b. The extent to which plans submitted for use of time on leave are definite and educationally constructive;
- c. The reasonable and equitable distribution of applications among the different groups of the staff;
- d. Other leaves held by the applicant, such as exchange teaching, health leave, and others provided by the Board of Education.

F. Teacher Exchange Program

- 1. The Board of Education recognizes that teacher exchange programs provide an excellent means of bringing about cultural exchange and understanding, and the learning of new methods and techniques.
- 2. Teachers who wish to participate in exchange programs should be on tenure and submit by December 1 a written indication to the principal and Superintendent of their intention to apply. The exchange replacement must be acceptable to the administration.

G. Jury Duty

A teacher who is called to jury duty shall promptly notify the Superintendent of Schools. If the teacher must serve when school is in session, time shall be granted without deduction from the teacher's sick leave or personal days. The teacher shall receive his/her full pay for such period, but the amount received for such jury duty shall be turned over to the Business Administrator for deposit with the Farmington Town Treasurer.

H. Leaves of Absence Without Compensation

- 1. Periods of up to one (1) year without compensation may be granted by the Board of Education to teachers on tenure, for the following reasons:
 - a. professional pursuits in the field of education;
 - b. health problems (after use of available sick leave);
 - c. military service (for initial enlistment period only, and without reference to tenure status);
 - d. travel of educational value;
 - e. Peace Corps and Volunteers in Service to America, VISTA (for up to two years);
 - f. Childrearing (see Article II, Sec. C.);

- g. other reasons in the absolute discretion of the Board of Education, whose decision shall be final.
2. Leaves under 1 above shall be without salary, insurance or sick leave, except that teachers may elect to continue group insurance coverage at group rates but at their own expense. A teacher returning from such leave shall be credited with length of service and salary step advancement in accordance with the salary schedule, i.e. only teachers who were in active employment for at least one-half of the student school days are eligible to advance a step in the following year.
3. Upon return from a leave of absence, except leaves under paragraph 1(g), the teacher shall receive reappointment to his/her former position or to a position mutually acceptable to the teacher and administration, provided the teacher is qualified, and further provided that in the event of a reduction in force the teacher shall have the same rights he/she would have had if the leave of absence had not been taken. Upon return from a leave of absence under paragraph 1(g), the teacher shall receive reappointment to any vacancy for which he/she is qualified.
4. If specified in the request and approved by the Superintendent, such leave may extend an additional year. Teachers on leave for such additional year shall not be credited with length of service and salary step advancement for the additional year, and shall receive reappointment to any vacancy for which he/she is qualified, notwithstanding the provisions of paragraphs 2 and 3, above.

ARTICLE III

Teacher Working Conditions

A. Duty Free Lunch

All teachers shall have not less than thirty (30) consecutive duty free minutes for a daily lunch period. Teacher lunch periods shall be scheduled during a student lunch time if reasonably possible, given the exigencies of scheduling and staffing.

B. Employment Year

1. If the work year is extended beyond 185.5 days, the Board shall compensate the teachers at a per diem rate for each additional day based on the salary schedule for that year divided by 185.5. Days added will be contiguous to the school year. New work days shall be scheduled as full days.
2. The teachers' work day shall be seven hours and thirty minutes. The teachers' work day and the students' school day shall be set out in the applicable school

handbooks. If the Board, at its discretion, lengthens the teacher work day beyond the hours as agreed for the term of this Agreement, either party may request negotiations over the impact of such decisions, if any, within thirty (30) days after notification is sent to the Association. Such negotiations shall be conducted in accordance with the provisions of Conn. Gen. Stat. 10-153f(e). The Board reserves the right to revert to the original work day, in the event the original terms and conditions of employment shall also be reinstated.

3. Any additional work days involuntarily assigned after the end of the normal teacher work year or before the beginning of the normal teacher work year will be paid at the teacher's per diem rate. The Board may assign such additional work days within the ten (10) calendar days contiguous to the beginning and the end of the work year, provided any other additional work days shall be voluntary, and provided any such assignment of which the teacher is not notified by March 1 shall also be voluntary.

C. Teacher Facilities

To the extent feasible in existing buildings and provided that no substantial capital investment is necessary, the Board and the Association agree that each school should have the following facilities:

1. Space in each school in which the teacher may safely store instructional materials and supplies.
2. A teacher work area containing adequate equipment and supplies to aid in the preparation of instructional materials.
3. An appropriately furnished room to be used as a faculty lounge. This room shall be in addition to the aforementioned work area.
4. Well-lighted and clean restrooms with separate facilities for men and women.

D. Student Protests

Teachers shall not encourage or participate in student protests during the regular working day.

E. Reduction in Force

In the event there is a necessity for a reduction of staff, the Board will consider seniority as one of the criteria in such reduction.

Separation

Unit members holding a durational area shortage permit shall be released prior to any certified members of the bargaining unit in that certification area. The following procedures shall apply to certified members of the unit in the event of separation because of a reduction in force:

1. Whenever a teaching position or fractional part of a position in a particular elementary school, department, or specialized area is eliminated, the determination of the teacher to be separated is as follows:
 - a. In the elementary schools, when a teaching position or part of a teaching position is to be eliminated, all elementary teachers certified and qualified to teach shall be members of the group from which a teacher shall be selected for separation or partial separation.
 - b. In all other situations in which a teaching position is to be eliminated in a department or specialized field, all teachers who are presently teaching in that department or specialized field and are certified and qualified (except Department Chairpersons) shall be members of the group from which a teacher shall be selected for separation or partial separation.
 - c. As between teachers in the same group (a) or (b) the teacher to be separated or partially separated, shall be selected in the following order:
 - (1) A teacher with a temporary emergency permit shall be separated.
 - (2) A non-tenured teacher shall be separated.
 - (3) A tenured teacher shall be separated.
 - d. As between two or more teachers in the same sub-paragraph under c, 1-3, separation shall be based upon full or partial years worked under salary as a teacher, excluding temporary substitute service and less than one-half time teaching, and prorating half-time but less than full time teaching. The order of separation shall be as follows:
 - (1) a teacher with the least total length of continuous teaching service in the Farmington school system;

- (2) a teacher with the least total length of accumulative teaching service in the Farmington public school system;
 - (3) a teacher with the least total length of teaching service in any public, private or parochial school system;
 - (4) a teacher with the lowest education degree;
 - (5) a teacher with the lowest number of credits above his/her education degree;
 - (6) a teacher whose performance is determined to be lower;
 - (7) by lot.
- e. Any teacher who would otherwise be separated by the above provisions, is entitled to replace any other teacher in the elementary, department, or specialized field in which he/she has taught for at least two (2) semesters during the preceding three years, if he/she outranks that teacher according to the criteria listed in paragraph d., 1, 2, and 3 above. In that event, the lower ranking teacher would be separated.
- f. Notwithstanding the provisions of sub-paragraphs d. and e. above, the Board may retain a teacher who would otherwise be laid off in any given school year in preference to the next more senior teacher if his/her certification and qualifications or unique circumstances qualify him/her for a position for which no other teacher in the school system is certified and qualified.

Recall

Recall procedure is as follows:

1. The name of any teacher whose services have been terminated because of the elimination of a teaching position or a reduction in professional staff shall be placed upon a reappointment list and remain on such list for two (2) years provided such teacher does not refuse a reappointment and provided such teacher applies in writing by registered mail for retention of his/her name on or before June 1 of each year subsequent to his/her termination.

2. Whenever possible, a teacher on the reappointment list shall receive a written offer of reappointment at least thirty (30) days prior to the date of re-employment; the teacher shall accept or reject the appointment in writing within ten (10) days; and if he/she accepts the appointment, he/she shall receive a written contract at least fifteen (15) days prior to the effective date of re-employment.
3. The order of recall will be the reverse of the order of separation above.
4. No new teacher shall be hired in an elementary, department, or specialized field until all teachers from that elementary, department, or specialized field shall have been recalled or shall have not accepted re-appointment.
5. Teachers being recalled shall be placed on the list and given all seniority and benefits earned up to the date of layoff.

F. Committee Membership

Membership on any committees and/or other special groups generated by the administration shall be voluntary, except where this would be manifestly impractical; otherwise, such membership shall be on a rotating basis, with exceptions only for those cases where this procedure would be impracticable.

G. Curriculum/Summer Work

1. Notice of all curriculum work and summer employment requiring certified personnel shall be posted in each school at least ten (10) school days prior to the final application deadline.
2. The notice shall either:
 - a. describe the specific nature of the work, the qualifications required of applicants, and the approximate time requirement; or
 - b. give a general description, including deadlines and approximate time requirements, for a project for which an interested teacher would submit a proposal to the Superintendent or his designee.
3. Compensation for curriculum work shall be mutually agreed upon by the teacher and the Superintendent or his designee and shall not be discriminatory. If a teacher is required to work during the summer months, the teacher will be paid at a per diem rate.

4. The written agreement for curriculum work shall include a description of the duties to be performed, the compensation, schedule of payment dates, and deadlines. A copy will be sent to the President of the F.E.A. upon request.

H. Required Courses

The Board shall pay the tuition cost, transportation, associated fees and textbook costs of any course which a teacher is required to take by the Board.

I. Preparation Periods

Each teacher shall have an average of five (5) preparation periods per week.

J. Transfers

1. Teachers shall be notified in writing prior to June 7 of their grade level(s), subject area(s) and building assignment for the following fall. If an assignment is changed following the notification, the affected teacher shall be notified of the change in writing as soon as possible. As used below, the term "transfer" shall mean a reassignment to a different school, a different grade level (in the case of elementary teachers), or a different department (in the case of secondary teachers).

2. Voluntary Transfers

- a. Requests must be made to the Superintendent of Schools, in writing, no later than March 1 of the preceding year.
- b. The teacher will meet with the building principal or Supervisor to discuss the transfer request.
- c. Transfers will be made only if an opening exists for which the teacher is certified and such transfer is in the best interest of the school system.
- d. When voluntary transfers are approved, the greater length of full-time service in the Farmington School System shall be a consideration.
- e. In regard to this section #2, a decision may be appealed to the Farmington Board of Education whose decision shall be final.

3. Involuntary Transfers

- a. When a teacher is transferred involuntarily, it shall be to a position for which the teacher is certified and to a comparable position if possible.
- b. When involuntary transfers are necessary, the greater length of full-time, continuous service in the Farmington School System shall be a consideration.
- c. An involuntary transfer shall be made only after a meeting between the teacher involved and the school principal at which time the teacher shall be notified in writing of the reason for the transfer. The teacher may request a meeting with the Superintendent or his designee within five (5) days for the purposes of appealing or discussing the transfer.
- d. In regard to this section #3, a decision may be appealed to the Farmington Board of Education whose decision shall be final.

K. Department Chairpersons, Resource Teachers and Team Leaders

Department Chairpersons, Resource Teachers and Team Leaders shall be appointed on an annual basis. Additional work days will be scheduled by the administration, either immediately contiguous to or during the teacher work year, as follows:

Department Chairpersons:	4 days
Resource Teachers	2 days
Team Leaders	1 day

Compensation for such additional work days is reflected in the Extra Pay for Extra Service Schedule.

L. Student Activities

Teachers to be assigned outside their job responsibilities to dances, detention or concerts at times outside the teacher work day shall be drawn from volunteers. If there are insufficient volunteers, an alphabetical list of all faculty at the middle and high schools who have not volunteered shall form a pool from which remaining positions shall be filled. Teachers who are assigned to supervisory duty for dances, detention or concerts at times outside the teacher work day shall be compensated at an hourly rate of \$35.

M. Inservice Programs

Participation of teachers in in-service programs scheduled outside the teacher work day or work year, as defined in this agreement or in Board policies or staff handbooks, is encouraged but attendance at not more than three such programs per school year, each of which shall not exceed one hour in duration, may be required.

N. Professional Responsibility

Elementary Parent/Teacher conferences shall be scheduled outside the teacher's instructional time twice per year at the reasonable convenience of the teacher and parent(s).

- O. The President of the Farmington Education Association shall not be assigned bus duty, study hall, detention, or hall supervision two days per week.

ARTICLE IV

Salaries and Benefits

A. Salaries

1. The Board and the professional staff agree to the salary schedules (2014-2015, 2015-2016 and 2016-2017) included in Appendix B-1, Appendix B-2, and Appendix B-3.
2. Salary shall be paid by direct deposit. If the teacher's authorization has been received prior to August 15, he/she may be paid on either of the following two options, otherwise she/he will be paid on Option A. The first date of payment shall occur on the first payday that falls within the teacher work year.

Option A

Teachers shall be paid every two weeks for twenty-one (21) payments on the same day as other school department employees.

Option B

Teachers shall be paid 1/26th of their salary every two weeks for twenty-one (21) payments on the same day as other school department employees and with the 21st payment they shall receive another check for 5/26ths of their salary.

3. Teachers with continuous experience will be granted full credit for similar teaching and assignment. Teachers with interrupted teaching experience will be granted credit according to the recency of the previous teaching experience as follows:

<u>Time Period Elapsed</u>	<u>Credit</u>
1-2 years	Full
3-4 years	3/4
5-8 years	1/2
9 years or more	1/4

One-half credit may be given for substitute teaching ninety (90) days or more in any one school year cumulative to two (2) years.

4. After consultation with the Association, consideration can be given for related experience which, in the opinion of the Superintendent, will improve the quality of education.

B. Insurance Benefits

1. Between July 1, 2014 and August 31, 2014, the PPO plan set forth in the prior collective bargaining agreement shall continue. Effective September 1, 2014, that PPO plan shall terminate, and the Board will provide teachers and their dependents medical benefits (Appendix G1) and dental benefits (Appendix G2) through a preferred provider organization high deductible medical plan with a health saving account feature (HD-HSA). The HD-HSA plan, as outlined in Appendix G1, is a managed care plan which allows the employee to self refer at the time of required service and is not a required Gatekeeper Plan. The plan provides for two levels of benefits, in and out of network.

Appendix G sets forth the specific features of the health insurance plan.

2. Employee Contributions

Bargaining unit members participating in the Medical Plan shall contribute the following percent amounts of the total cost of the coverage per calendar month:

2014-2015: 17%

2015-2016: 18%

2016-2017: 19%

3. The calculation of the premium equivalent rates above shall be based on expected paid claims as projected by the insurance carrier, administrative fees and stop loss insurance costs.
4. The Board will contribute ninety percent (90%) of the cost of a Long-Term Disability Plan (with a cap of \$2,000 per month) to be mutually agreed upon.

5. Teachers will be covered with \$30,000 in term life insurance.

All teachers have the option to buy an additional \$50,000 in multiples of \$10,000 coverage at the group rate (provided the percentage of those wanting the additional coverage qualify for the group rate) at their own expense.

6. No claim can be made by teachers for any insurance savings that have been or might be realized during the life of this Agreement.
7. The Board reserves the right to offer teachers a cash incentive in lieu of benefits, the amount of which will be determined annually by June 15, for the succeeding school year.
8. A Section 125 Premium Conversion Plan and flexible spending plan will, to the extent permitted by law, exclude from taxable income each teacher's share of health and medical premiums, deductibles, co-insurance and unreimbursed medical expenses, as well as the cost of dependent care. As allowed by law, the dependent account shall have a \$5,000 maximum and the medical account shall have a \$2,500 maximum. Upon the request of the Association, these maximum amounts shall be increased as may be permitted in the future with changes in the law.

Effective July 1, 2014, this plan will be amended so that it is a limited-purpose FSA from which only vision and dental expenses can be reimbursed.

9. The Board reserves the right to change insurance carriers or third-party administrators for the benefits under this Article provided that such benefits are equal to the current benefits. In addition, disruption (by physician) shall be no greater than 15%. The Board will notify the Association in writing at least sixty (60) days prior to any change of carriers or third-party administrators. The Association shall have up to thirty (30) days following such notification to review such change and respond in writing whether it approves or does not approve the change. If the Association does not approve the proposed change, with its notification to the Board it shall submit a written statement detailing the reasons for such disapproval. Failure to submit such a statement to the Board within the thirty (30) day period shall be deemed approval of such change. Should the Association file such written statement of disapproval in a timely manner, the Board shall respond within thirty (30) days. The Board reserves the right to proceed with the change as proposed, and the Association reserves the right to seek review of that action through the grievance procedure.

C. Contracts

1. Any teacher contract that the teachers are required to sign shall be included in the Appendix.

2. If such contracts and Annual Salary Agreements included in Appendix D, E, and F are not executed and returned by the teacher within seven (7) days of issuance thereof to the Superintendent, such failure to execute and return by the teacher, at the option of the Superintendent, will be deemed to be notice by the teacher of his/her resignation effective the following July 1.

D. Courses for Salary Credit

1. Teachers shall obtain prior approval of a course if the credit hours are to be used for additional salary. Courses are to be discussed with the building principals first, and then submitted to the Superintendent of Schools, or his designee, for approval.
2. For all teachers hired on or after July 1, 1990, the following shall apply:
 - (i) In order to advance from the 4-year salary lane to the 5-year salary lane, such teacher shall earn a Masters Degree from an approved institution in a field of study related to the teacher's work and approved by the Superintendent of Schools.
 - (ii) In order to advance from the 5-year salary lane to the 6-year salary lane, such teacher shall earn 30 graduate credits beyond, and in addition to, the Masters Degree in a program which has received prior approval from the Superintendent of Schools.
3. The Board will establish a tuition reimbursement pool consisting of \$27,500 from which the Board will reimburse teachers up to \$600 per completed course not to exceed the total cost of the course tuition. To be eligible for payment, the teacher must receive prior approval for the course from the Superintendent or his designee, and provide an official transcript to the Superintendent or his designee indicating graduate credit. Teachers will receive reimbursement for one course per person on a first come, first served basis. If monies remain after reimbursements for every applicant's first course, teachers will receive reimbursement for a second course on a first come, first served basis, the same process being repeated for any additional course.

E. Personal Bodily Injury Benefits

Whenever a teacher is absent from school as a result of personal bodily injury caused by an accident or an assault arising out of and in the course of his/her employment, he/she shall be paid his/her full salary (less the amount of any Workers' Compensation award made for temporary disability due to said injury) for the period of such absence. Such period shall not exceed the compensable period for Workers' Compensation or nine (9) months, whichever is shorter. No part of such absence shall be charged to his/her annual or accumulated sick leave for such period (not to exceed nine [9] months). Absence in excess of nine (9) months may be charged to sick leave in the same proportion as is

necessary to provide for full pay to the extent that sick leave is available at the option of the teacher.

F. Protection of Teachers

1. Teachers shall report promptly to their principal all cases of assault suffered by them and/or civil actions filed against them in connection with their employment. The principal shall immediately notify the Superintendent of Schools. Any oral report shall be confirmed by a written report explaining details of the assault within five (5) days.
2. This report shall be forwarded through the Superintendent to the Board of Education which shall comply with any reasonable request from the teacher for information in its possession relating to the incident or the persons involved.
3. The Board agrees to maintain a public liability insurance policy covering certified personnel acting within the scope of their employment.

G. Salary Deductions

1. The Board agrees to make deductions from the salaries of its teachers for the following:

FEA/CEA/NEA
Unimerica Insurance Company
Tax Sheltered Annuity Plans (not to exceed 21 vendors)
Achieve Financial Credit Union
Section 457 Plan at no cost to the Board (using the CASBO model)

and to transmit the monies from the deductions for the FEA/CEA/NEA promptly to the Treasurer of the Farmington Education Association. Teacher authorization shall be in writing on the appropriate forms approved by the Board and the FEA.

2. The Association shall certify to the Board, in writing, the current rate of membership dues for the FEA/CEA/NEA. The Association shall notify the Business Administrator, in writing, by July 15 of any change in rate of membership dues.
3. All teachers employed by the Farmington Board of Education shall, as a condition of employment, join the Association or pay a service fee to the Association. Such service fee shall be equal to a percentage of the membership fee of the Association uniformly assessed of members for the cost of collective bargaining, contract administration and grievance adjustment, and shall be set and administered in accordance with law. The Association agrees to provide all teachers with an explanation of how the service fee is calculated, and a mechanism for resolving any disputes over the fee.

- a. The Farmington Board of Education agrees to deduct from each teacher an amount equal to the above-defined service fee by means of payroll deductions. The amount of the deduction from each paycheck following resolution of any disputes over the amount of the fee shall be equal to the total service fee divided by the number of paychecks remaining in that fiscal year. The amount of the service fee shall be certified by the Association to the Board of Education prior to December 1.
- b. No later than the first paycheck in October of each school year, the Board of Education shall provide the Association with a list of full-time and all part-time certified employees of the Board of Education. The Board shall notify the Association monthly of any changes in said list.

4. Indemnification

The Association agrees that it will indemnify and save the Board harmless from any and all liability, claim, responsibility, damage, or suit which may arise out of any action taken by the Board in accordance with the terms of this Article (FEA, CEA, NEA) or in reliance upon the authorization described herein except for error, neglect, or omission of the Board or its agents.

- 5. For the purpose of tax-sheltered annuity plans described above, teachers may alter amounts or designations by submitting signed, written authorizations on appropriate forms approved by the Board and the FEA in accordance with the following schedule:

<u>Forms Received</u>	<u>Effective Date</u> <u>First Payroll After</u>
August 1-August 31	September 7
December 1-December 31	January 7
April 1-April 30	May 7

No changes will be permitted unless the request is received by the school administration during one of the above-described periods.

H. Just Cause

No teacher shall be suspended or denied an increment for disciplinary reasons without just cause. A teacher shall receive a written statement of reasons for any such action.

Any written complaint received by the administration which is made against a teacher shall promptly be called to the attention of the teacher. Copies of such complaints shall

not be placed in a teacher's personnel file without prior notification to the teacher. In no case shall any anonymous complaint be placed in a teacher's personnel file.

I. Retirement Benefit

The Board of Education will pay \$400 for each year of completed service as a teacher in the Farmington Public Schools to teachers who retire under the terms of the State Teachers Retirement System, provided that the Superintendent of Schools or his designee receives a letter of resignation prior to February 1st of the school year in which retirement is to take effect. For teachers who retire as aforesaid with twenty or more years of service to the Farmington Public Schools, this amount shall be \$500 for each such year.

J. Travel Between Schools

Any teacher whose regular assignment requires him/her to travel between two or more schools in order to fulfill the requirements of his/her teaching responsibilities shall receive reimbursement equal to the mileage between the two schools multiplied by the IRS mileage reimbursement rate for each school day in which such travel is required.

ARTICLE V

Grievance Procedure

A. Definition

A "grievance" is any complaint by a teacher that there has been a misinterpretation, misapplication or breach of a specific provision of this contract by the Board or its agents.

The term "teacher" shall mean any member of the bargaining unit and may include a group of teachers similarly affected by a grievance.

"Party of interest" shall mean the person or persons making the claim, including their designated representative as provided for herein, and any person or persons who might be required to take action or against whom action might be taken in order to resolve the problem.

"Days" shall mean school days, except that it shall mean calendar days over the summer recess.

B. Purpose

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. The Board and the Association agree that these proceedings shall be kept as confidential as is appropriate.

Nothing herein contained shall be construed as limiting the right of any teacher having a problem to discuss the matter informally with an appropriate member of the administration or with any other appropriate representative of the Association at any time.

C. Time Limits

Since it is important that a grievance 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.

If a teacher does not file a grievance in writing within fifteen (15) calendar days after he/she first knew of the act or conditions on which the grievance is based, then the grievance shall be considered to have been waived.

Failure by the teacher at any level to appeal a grievance to the next level within the specified time limit shall be deemed to be acceptance of the decision rendered at that level, and such decision shall thereafter be binding upon the teacher and the Association.

D. Special Conditions

If a grievance affects a group or class of teachers, the Association may submit such grievance in writing and may process such grievance through all levels of the grievance procedure.

If any grievance arises from action or inaction on the part of a member of the administration at a level above the principal or immediate supervisor, the aggrieved person will submit such grievance in writing to the Superintendent and the Association directly and the processing of such grievance will be commenced at Level Two.

E. Informal Procedure

If a teacher feels that she/he may have a grievance, he/she shall first discuss the matter with her/his principal or his/her immediate supervisor within five (5) days after the incident in an effort to resolve the problem informally. In the case of a grievance commenced at Level Two, informal discussion shall take place with the Superintendent, with prior notification to the principal or immediate supervisor of the aggrieved employee(s).

F. Formal Procedure

1. Level One - School Principal

If the teacher is not satisfied with the outcome of the informal procedure, he/she may present her/his claim to the principal as a written grievance within fifteen (15) calendar days after he/she first knew of the act or conditions upon which the grievance is based. The grievance shall be in writing and such writing shall specifically set forth the act or condition on which the grievance is based, the section of the contract alleged to be involved, and the remedy requested. Forms to be used in the grievance procedure are available in the principal's office. The principal shall meet with the teacher and an Association representative within five (5) days after receipt of the written grievance. The principal shall render his/her decision and the reasons therefore, in writing, to the teacher within five (5) days of the meeting with a copy to the Superintendent of Schools and to the President of the Association.

2. Level Two - Superintendent of Schools

If the teacher is not satisfied with the disposition of his/her grievance at Level One, he/she may, within five (5) calendar days after the decision, file an appeal in writing to the Superintendent. Such writing shall set forth specifically the act or condition on which the grievance was based on Level One, the section of the contract alleged to be involved, its disposition at Level One, the grounds upon which the appeal is based, and the remedy requested.

The Superintendent or his designated representative shall meet with the teacher and an Association representative within ten (10) calendar days after receipt of the referral. The Superintendent or his representative shall give his decision in writing to the teacher and the President of the Association within three (3) days of the meeting with the teacher.

3. Level Three - Board of Education

In the event the teacher is not satisfied with the disposition of his/her grievance at Level Two, he/she may, within five (5) days after the decision, file a written grievance with the Chairman of the Board of Education. The grievance should specifically set forth the act or condition on which the grievance was based in Level One and Level Two, the section of the contract alleged to be involved, its disposition at Level One and Level Two, the grounds upon which the appeal is based, and the remedy requested. The Board shall, within fifteen (15) days of receipt of the appeal, meet with the teacher and the representative of the Association for the purpose of resolving the grievance.

The Board shall, within five (5) days of the meeting with the teacher, render its decision and the reasons therefor in writing to the teacher with a copy to the President of the Association.

4. Level Four - Arbitration

If the teacher is not satisfied with the disposition of his/her grievance at Level Three, he/she may, within three (3) days after receipt of the decision, request in writing to the Association, with a copy to the Board, that the grievance be submitted to binding arbitration.

The Association may, within five (5) days after receipt of such a request, submit the grievance to binding arbitration by so notifying the American Arbitration Association in writing, with a copy to the Board.

Arbitration shall be conducted by the American Arbitration Association in accordance with its rules and procedures, unless otherwise agreed to by the Board and the Association.

The Association and the Board shall share equally the costs of the services of the arbitrator.

The arbitrator shall hear and decide only one grievance in each case. He/she shall be bound by and must comply with all the terms of this Agreement. She/he shall have no power to add to, delete from, or modify in any way any of the provisions of this Agreement.

ARTICLE VI

Duration

This Agreement contains the full and complete Agreement between the Board and the Association on all negotiable issues and both parties agree that negotiations will not be re-opened on any issue, whether contained herein or not, during the life of this Agreement.

All provisions of this Agreement shall be effective July 1, 2014, and shall continue and remain in full force and effect through June 30, 2017.

ARTICLE VII

Savings Clause

If any provision or any portion of this Agreement is ultimately ruled invalid for any reason by an authority of established and competent legal jurisdiction, the balance and remainder of the Agreement shall remain in full force and effect.

ARTICLE VIII

Approval

In witness whereof, the parties hereto have hereunto caused this Agreement to be executed by their duly authorized representatives.

FARMINGTON BOARD OF EDUCATION

By Mary Isaac Reef
Chair

FARMINGTON EDUCATION
ASSOCIATION

By Christina Lepi
President

FARMINGTON PUBLIC SCHOOLS
Farmington, Connecticut

LEAVE OF ABSENCE WITH PAY

I hereby agree, upon the completion of my approved leave dated from

_____, 20__ to _____, 20__

to return to an assignment in the Farmington Public Schools for a period of two years.

It is my understanding that, should I not perform this agreement, I shall repay to the Town of Farmington a sum bearing the same ratio to the amount of salary received while on leave of absence that the unfulfilled portion of the two subsequent years' service bears to the two full years. I further understand that I shall be released from this commitment should my failure to meet this contract result from illness, disability, death, or involuntary release from the position by the Board of Education.

Date

Signature of Staff Member

Date

Signature of Superintendent of Schools
for the Farmington Board of Education

Witnessed this _____ day of _____, 20__

(Seal)

Signature of Notary Public

Commission Expires _____, 20__

**FARMINGTON BOARD OF EDUCATION
TEACHERS' SALARY SCHEDULE
2014-2015**

STEP	Completed Years of Experience	LEVEL 1	LEVEL 2	LEVEL 3
1	0	46,162	49,846	53,612
2	1-3	48,533	52,394	56,491
3	4	50,907	54,819	59,251
4	5	53,911	57,488	62,253
5	6	57,037	60,035	65,131
6	7	60,648	62,582	68,010
7	8	65,248	65,410	70,771
8	9		68,403	73,771
9	10		70,856	76,856
10	11-12		74,275	80,547
11	13		77,819	84,360
12	14-15		81,635	88,052
13	16+	68,524	87,175	93,767

Honorarium - Add \$150 additional for teachers who have taught in Farmington for 30 years or more.
Honorarium for Ph.D. and Ed.D - \$2,000

Subject to the availability of State funds, teachers seeking National Teacher Certification from the National Board for Professional Teaching Standards shall be reimbursed for the expenses for such application, if such expenses are approved by the Superintendent.

Honorarium for National Board for Professional Teaching Standards Certificate (NBPTS) - \$1,000

Longevity - starts at the beginning of the school year after completing 14th year

15-20 years experience \$675

21-25 years experience \$775

26-30 years experience \$875

Completed 30 years experience
(or more) at the beginning
of a school year \$975

Longevity may be withheld when it is determined by the administration that there is sufficient cause. (Notification shall be given by March 1.)

Teachers not yet at maximum shall advance one step in 2014-2015, subject to the following. In years when step advancement is granted, only teachers who were in active employment for at least one-half of the student school days in one year are eligible to advance a step in the following year.

**FARMINGTON BOARD OF EDUCATION
TEACHERS' SALARY SCHEDULE
2015-2016**

STEP	Completed Years of Experience	LEVEL 1	LEVEL 2	LEVEL 3
1	0	46,393	50,095	53,880
2	1	48,776	52,656	56,773
3	2-4	51,162	55,093	59,547
4	5	54,181	57,775	62,564
5	6	57,322	60,335	65,457
6	7	60,951	62,895	68,350
7	8	65,574	65,737	71,125
8	9		68,745	74,140
9	10		71,210	77,240
10	11		74,646	80,950
11	12-13		78,208	84,782
12	14		82,043	88,492
13	15+	69,381	88,265	94,939

Honorarium - Add \$150 additional for teachers who have taught in Farmington for 30 years or more.
Honorarium for Ph.D. and Ed.D - \$2,000

Subject to the availability of State funds, teachers seeking National Teacher Certification from the National Board for Professional Teaching Standards shall be reimbursed for the expenses for such application, if such expenses are approved by the Superintendent.

Honorarium for National Board for Professional Teaching Standards Certificate (NBPTS) - \$1,000

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15-20 years experience \$675

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26-30 years experience \$875

Completed 30 years experience

(or more) at the beginning

of a school year

\$975

Longevity may be withheld when it is determined by the administration that there is sufficient cause. (Notification shall be given by March 1.)

Teachers not yet at maximum shall advance one step in 2015-2016, subject to the following. In years when step advancement is granted, only teachers who were in active employment for at least one-half of the student school days in one year are eligible to advance a step in the following year.

**FARMINGTON BOARD OF EDUCATION
TEACHERS' SALARY SCHEDULE
2016-2017**

STEP	Completed Years of Experience	LEVEL 1	LEVEL 2	LEVEL 3
1	0	46,625	50,345	54,149
2	1	49,020	52,919	57,057
3	2	51,418	55,368	59,845
4	3-5	54,452	58,064	62,877
5	6	57,609	60,637	65,784
6	7	61,256	63,209	68,692
7	8	65,902	66,066	71,481
8	9	65,902	69,089	74,511
9	10	65,902	71,566	77,626
10	11	65,902	75,019	81,355
11	12	65,902	78,599	85,206
12	13-14	65,902	82,453	88,934
13	15+	70,595	89,810	96,600

Honorarium - Add \$150 additional for teachers who have taught in Farmington for 30 years or more.
Honorarium for Ph.D. and Ed.D - \$2,000

Subject to the availability of State funds, teachers seeking National Teacher Certification from the National Board for Professional Teaching Standards shall be reimbursed for the expenses for such application, if such expenses are approved by the Superintendent.

Honorarium for National Board for Professional Teaching Standards Certificate (NBPTS) - \$1,000

Longevity - starts at the beginning of the school year after completing 14th year

15-20 years experience \$675

21-25 years experience \$775

26-30 years experience \$875

Completed 30 years experience
(or more) at the beginning
of a school year \$975

Longevity may be withheld when it is determined by the administration that there is sufficient cause. (Notification shall be given by March 1.)

Teachers not yet at maximum shall advance one step in 2016-2017, subject to the following. In years when step advancement is granted, only teachers who were in active employment for at least one-half of the student school days in one year are eligible to advance a step in the following year.

Appendix C -1

**EXTRA PAY FOR EXTRA SERVICES
ACADEMIC EXTRA SERVICES**

DAYS	POSITION	NUMBER	FACTOR	2014-15	2015-16	2016-17
	BASE VALUE			\$57,316	\$57,889	\$58,699
4	Department /w. cert.	10	0.175	10,030	10,131	10,272
4	Department /w.o. cert.	10	0.155	8,884	8,973	9,098
2	Resource	11	0.085	4,872	4,921	4,989
0	Coordinators	13	0.03	1,719	1,737	1,761
1	Team Leader	34	0.06	3,439	3,473	3,522

**EXTRA PAY FOR EXTRA SERVICES
ATHLETIC STIPENDS**

POSITION	NUMBER	FACTOR	2014-15	2015-16	2016-17
BASE VALUE			\$50,538	\$51,043	\$51,758
ATHLETIC DIRECTOR	1	0.2	10,108	10,209	10,352
BASEBALL					
Head Coach	1	0.125	6,317	6,381	6,470
Assistant Coach	1	0.08	4,043	4,084	4,141
Freshman Coach	1	0.075	3,790	3,828	3,882
BASKETBALL					
Head Coach	2	0.135	6,823	6,891	6,987
Assistant Coach	2	0.085	4,296	4,339	4,400
Freshman Coach	2	0.08	4,043	4,084	4,141
CHEERLEADING					
Head Coach	1	0.115	5,812	5,870	5,952
Assistant Coach	1	0.055	2,780	2,807	2,847
CREW					
Head Coach	4	0.12	6,065	6,125	6,211
Assistant Coach	4	0.08	4,043	4,084	4,141
CROSS COUNTRY					
Head Coach	1	0.085	4,296	4,339	4,400
Assistant Coach	0	0.075	3,790	3,828	3,882

Appendix C-2

POSITION	NUMBER	FACTOR	2014-15	2015-16	2016-17
	BASE VALUE		\$50,538	\$51,043	\$51,758
FIELD HOCKEY					
Head Coach	1	0.12	6,065	6,125	6,211
Assistant Coach	1	0.08	4,043	4,084	4,141
Freshman Coach	1	0.075	3,790	3,828	3,882
FOOTBALL					
Head Coach	1	0.15	7,581	7,657	7,764
Assistant Coach	3	0.095	4,801	4,849	4,917
Freshman Coach	1.5	0.085	4,296	4,339	4,400
GOLF					
Head Coach	2	0.085	4,296	4,339	4,400
Assistant Coach	1	0.055	2,780	2,807	2,847
GYMNASTICS					
Head Coach	1	0.12	6,065	6,125	6,211
Assistant Coach	1	0.075	3,790	3,828	3,882
HOCKEY					
Head Coach	1	0.12	6,065	6,125	6,211
Assistant Coach	0	0.075	\$3,790	\$3,828	\$3,882
LACROSSE					
Head Coach	2	0.12	6,065	6,125	6,211
Assistant Coach	2	0.08	4,043	4,084	4,141
Freshman Coach	2	0.075	3,790	3,828	3,882
SOCCER					
Head Coach	2	0.12	6,065	6,125	6,211
Assistant Coach	2	0.08	4,043	4,084	4,141
Freshman Coach	2	0.075	3,790	3,828	3,882
SOFTBALL					
Head Coach	1	0.125	6,317	6,381	6,470
Assistant Coach	1	0.08	4,043	4,084	4,141
Freshman Coach	1	0.075	3,790	3,828	3,882
SWIMMING					
Head Coach	2	0.12	6,065	6,125	6,211
Assistant Coach	2	0.08	4,043	4,084	4,141
DIVING					
Assistant Coach	2	0.075	3,790	3,828	3,882

Appendix C-3

POSITION	NUMBER	FACTOR	2014-15	2015-16	2016-17
	BASE VALUE		\$50,538	\$51,043	\$51,758
TENNIS					
Head Coach	2	0.085	4,296	4,339	4,400
Assistant Coach	0	0.055	2,780	2,807	2,847
TRACK INDOOR					
Head Coach	1	0.09	4,549	4,594	4,658
Assistant Coach	1	0.055	2,780	2,807	2,847
TRACK OUTDOOR					
Head Coach	2	0.12	6,065	6,125	6,211
Assistant Coach	2	0.08	4,043	4,084	4,141
VOLLEYBALL					
Head Coach	2	0.12	6,065	6,125	6,211
Assistant Coach	1	0.08	4,043	4,084	4,141
Freshman Coach	2	0.075	3,790	3,828	3,882
UNIFIED SPORTS					
Head Coach	3	0.097	4,902	4,951	5,021
WRESTLING					
Head Coach	1	0.12	6,065	6,125	6,211
Assistant Coach	1	0.08	4,043	4,084	4,141
INTRAMURALS					
Coach	30	0.05	2,527	2,552	2,588
Coach Director	15	0.055	2,780	2,807	2,847
Director	12	0.06	3,032	3,063	3,106

Appendix C-4

**EXTRA PAY FOR EXTRA SERVICES
CLUB ACTIVITIES**

POSITION	NUMBER	FACTOR	2014-15	2015-16	2016-17
BASE VALUE			\$50,538	\$51,043	\$51,758
<i>High School</i>					
Adventure Challenge	2	0.02	1,011	1,021	1,035
Class Advisor - Fresh.	2	0.01	505	510	518
Class Advisor - Soph.	2	0.01	505	510	518
Class Advisor - Jr.	2	0.01	505	510	518
Class Advisor-Sr.	2	0.025	1,263	1,276	1,294
Class Coordinator Sr.	1	0.01	505	510	518
Dramatics	1	0.115	5,812	5,870	5,952
Honor Society	1	0.02	1,011	1,021	1,035
Literary Magazine	1	0.03	1,516	1,531	1,553
Marching Band	1	0.03	1,516	1,531	1,553
Math Club	1	0.03	1,516	1,531	1,553
Music - Instrument	1	0.12	6,065	6,125	6,211
Music – Chamber	1	0.115	5,812	5,870	5,952
Music Choreographer	1	0.025	1,263	1,276	1,294
Music Color Guard	1	0.025	1,263	1,276	1,294
Music Orchestra	1	0.12	6,065	6,125	6,211
Music-Vocal FHS	1	0.12	6,065	6,125	6,211
Newspaper	1	0.09	4,549	4,594	4,658
Robotics	2	0.115	5,812	5,870	5,952
Student Council	1	0.03	1,516	1,531	1,553
Yearbook	1	0.12	6,065	6,125	6,211
<i>Middle School</i>					
Dramatics	2	0.05	2,527	2,552	2,588
Literary Magazine	1	0.02	1,011	1,021	1,035
Math Club	1	0.02	1,011	1,021	1,035
Music – Instrument	2	0.06	3,032	3,063	3,106
Music - Orchestra	1	0.06	3,032	3,063	3,106
Music-Vocal	1	0.06	3,032	3,063	3,106
Newspaper	1	0.04	2,022	2,042	2,070
Student Council	2	0.025	1,263	1,276	1,294
Yearbook	1	0.03	1,516	1,531	1,553

Appendix C-5

POSITION	NUMBER	FACTOR	2014-15	2015-16	2016-17
BASE VALUE			\$50,538	\$51,043	\$51,758
<i>Upper Elementary</i>					
Dramatics	2	0.05	2,527	2,552	2,588
Literary Magazine	1	0.02	1,011	1,021	1,035
Math Club	1	0.02	1,011	1,021	1,035
Music – Instrument	1	0.06	3,032	3,063	3,106
Music - Orchestra	1	0.06	3,032	3,063	3,106
Music-Vocal	1	0.06	3,032	3,063	3,106
Newspaper	1	0.04	2,022	2,042	2,070
Student Council	2	0.025	1,263	1,276	1,294
Yearbook	1	0.03	1,516	1,531	1,553
<i>Elementary</i>					
Student Council	4	0.025	1,263	1,276	1,294
Music - Orchestra	4	0.05	2,527	2,552	2,588
Music-Vocal	4	0.05	2,527	2,552	2,588

TEACHER’S INITIAL CONTRACT

The Board of Education of the Town of Farmington, Connecticut, hereby agrees to employ _____ (to whom the term “teacher” hereinafter refers) who hereby agrees to serve, under the direction of the Superintendent of Schools, as a/an _____ in the public schools of said Town, for the school year beginning _____ and ending _____, subject to the conditions stated below.

In accordance with the provisions of the prevailing salary schedule and accompanying regulations of the Board of Education for said Town, the Board hereby agrees to pay said teacher, and said teacher hereby agrees to accept, for service during the above-stated period, an annual salary rate of _____ in periodic installments, payable alternate Thursdays, August through June, beginning _____ and subject to required deductions set forth by law (such as State Teachers’ Retirement Fund, United States Withholding Tax, State Income Tax) and other agreed-to deductions which the teacher may in writing authorize.

This contract shall be renewed annually, unless it has been non-renewed, by operation of law. For each year for which this contract is renewed, the annual salary of the teacher shall be in accordance with the provisions of the prevailing salary schedule and accompanying regulations of the Board of Education for said Town, and as set forth in any annual salary notification.

This contract may be terminated by mutual consent at any time. It may be terminated by the Board as provided by statute. The teacher may resign by submitting at least thirty days’ written notice at any time except during the month of August, during which month, unless the contract has been terminated by mutual consent or Board action.

This contract is and shall be subject to the prevailing statutes of the State of Connecticut and the prevailing rules and regulations of the Board of Education.

Signed:

Farmington Board of Education

Teacher _____

By _____
Superintendent of Schools

Date: _____

Date: _____

**Teachers hired after July 1, 1996 must serve 40 months in order to achieve tenure status. (CGS 10-151b)

TEACHER'S ANNUAL SALARY AGREEMENT

_____ (to whom the term "teacher" hereinafter refers), employed as a/an _____ in the public schools of the Town of Farmington, Connecticut, under a continuing contract dated _____, is hereby notified that the Board of Education of said town, has voted and hereby agrees, under the terms of said contract, and in accordance with the provisions of the prevailing salary schedule of the Board of Education for said Town, to pay said teacher for the school year beginning:

_____ and ending _____ for an annual salary of _____ in * periodic installments, payable as follows: EVERY TWO WEEKS, beginning _____ and subject to required deductions for the State Teachers' Retirement Fund and the United States Withholding Tax, and other agreed-to deductions which the teacher may, in writing, authorize.

Said teacher, under the terms and conditions of the aforementioned continuing contract, hereby agrees to accept the above-stated salary in return for service during the above-stated period.

This salary agreement shall become operative when properly signed in duplicate and one copy returned by the teacher to the Office of the Superintendent of Schools.

SIGNED:

Teacher: _____

Farmington Board of Education

Date: _____

By: _____
Superintendent of Schools

* IN EITHER 21 or 26 PAYMENTS IN ACCORDANCE WITH TEACHER AUTHORIZATION FORMS RECEIVED BY THE PAYROLL DEPARTMENT PRIOR TO AUGUST 15.

TEACHER'S LONG-TERM CONTRACT

(Effective beginning with and subsequent to the period in which the teacher has completed the requirements for tenure as described by law.)

The Board of Education of the Town of Farmington, Connecticut, hereby agrees to employ _____ (to whom the term "teacher" hereinafter refers) who hereby agrees to serve under the direction of the Superintendent of Schools as a/an _____ in the public schools of said Town, on a continuing basis, subject to the conditions stated below beginning _____. Said Board of Education agrees to pay said teacher an annual salary in accordance with the provisions of the prevailing salary schedule and accompanying regulations of the Board of Education for said Town, and as set forth in an annual salary notification.

This contract of employment shall continue in force from year to year, subject to the following conditions:

- (a) It may be terminated in accordance with the law.
- (b) It may be terminated by mutual consent at any time.
- (c) The teacher may resign by submitting at least thirty days' written notice at any time except during the month of August, during which month, unless the contract has been terminated by mutual consent or Board action.

Nothing herein contained shall deprive the Board of Education or Superintendent of the power to suspend the teacher from duty immediately when serious misconduct is charged without prejudice to the rights of the teacher.

This contract is and shall be subject to the prevailing statutes of the State of Connecticut and the prevailing rules and regulations of the Board of Education.

SIGNED: _____ Farmington Board of Education

Teacher: _____ By _____
Superintendent of Schools

Date: _____ Date: _____

APPENDIX G(1)
HEALTH INSURANCE BENEFITS

Upon payment of the premium cost sharing amount as set forth in Article IV(B), eligible members of the bargaining unit shall be able to participate in a high-deductible - health savings account plan with the following features:

Plan deductible	\$2,000 Individual/\$4,000 Family
After the deductible, the plan pays	90% of covered medical and drug expenses, In Network, until out-of-pocket limit (OOPL) is reached, then 100% of covered medical and drug expenses. 70% of covered medical and drug expenses, Out of Network
Out-of-Pocket limit (OOPL) for co-insurance after deductible is met.	2014-2015 \$250/\$500 2015-2016 \$250/\$500 2016-2017 \$375/\$750
Annual HSA Employer Contribution (for active employees)	2014-2015 65% (\$1300/\$2600) 2015-2016 60% (\$1200/\$2400) 2016-2017 55% (\$1100/\$2200)
Timing of Employer HSA Contribution	2014-2015 100% September 1 2015-2016 50% September 1, 50% February 1 2016-2017 50% September 1, 50% February 1
Plan for those ineligible for HSA Contributions	Mirror HRA program, accumulated HRA credit not to exceed plan deductibles.

Mid-year hires	Employer HSA Contribution to be pro-rated
Status change from Single to Family	Additional Employer HSA Contribution to be pro-rated
First year deductible credit for those who have accumulated OON deductible satisfaction in former PPO plan	Employer HSA Contribution will be increased in first year only by the accumulated OON deductible satisfaction of immediately preceding PPO plan year
HSA Administration fee and bank fees	Employer will fully fund HSA administrative fees; all other HSA related bank fees will be borne by employee
Healthcare FSA Enrollment	FSA plan will be amended effective 9/1/14 to become a limited purpose FSA plan (LP-FSA) only dental/vision expenses shall be reimbursable by the LP-FSA)
Vision Care Benefit	Vision benefits as provided for in Appendix G(3) will be available to all employees covered by the HDHP. However, vision expenses do not accumulate to the deductible or to the OOP

APPENDIX G(2)

Summary of Benefits – Dental Passive PPO Plan (DPPO) – Effective 7/1/05

This is a summary of benefits for your PPO plan. All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

Revised 6/21/05

CIGNA HealthCare Dental Preferred Provider Program		
Benefits	Participating Provider	Non-Participating Provider
Calendar Year Maximum (Class I, II and III expenses)	Unlimited	Unlimited
Annual Deductible Individual Family	None None	None None
Reimbursement Levels	Based on contracted amount	Based on Reasonable & Customary Allowances
Class I - Preventive & Diagnostic Care Oral Exams (Two per calendar year) Routine Cleanings (Two per calendar year) Full Mouth X-rays (One complete set every three years) Bitewing X-rays (Two per calendar year) Panoramic X-ray (One every three years) Fluoride Application (excluding Prophylaxis, limited to persons less than 25 years old. Only 2 per person per calendar year) Sealants Emergency Care to Relieve Pain Histopathologic Exams	100% no deductible	100% no deductible Emergency services are paid at in-network levels.
Class II - Basic Restorative Care Fillings-Composite for four front teeth only other wise amalgam fillings Root Canal Therapy (Does not include Apicoectomy) Denture Adjustments and Repairs (Limited to one per calendar year) Simple Extractions Anesthetics (includes nitrous oxide) Surgical Extractions to Impacted Teeth (bony & non-bony) Oral Surgery	100% no deductible	100% no deductible
Class III - Major Restorative Care Crowns Dentures (Not covered) Bridges (Not covered) Repairs to Crowns , Bridges and Inlays Space Maintainers	50% no deductible	50% no deductible
Class IV - Orthodontia	Not Covered	Not Covered
Class V-TMJ (covered under medical based on medical necessity)	Not Covered	Not Covered
Class VI-Periodontal - \$500 calendar year maximum Osseous Surgery Periodontal scaling and root planing Gingival curettage Gingivectomy/gingoroplasty Mucogingio plastic surgery All periodontic services	50% no deductible	50% no deductible
Missing Tooth Provision	The amount payable is 50% of the amount otherwise payable until insured for 24 month; thereafter, considered a Class III expense	

Pretreatment review is suggested when dental work in excess of \$200 is proposed.

CIGNA Traditional Exclusions and Limitations

Exclusions

Covered expenses will not include, and no payment will be made for, expenses incurred for:

- Services performed solely for cosmetic reasons;
- Replacement of a lost or stolen appliance;
- Replacement of a crown within five years after the date it was originally installed unless: (a) such replacement is made necessary by the placement of an original opposing full denture or the necessary extraction of natural teeth; or (b) the bridge, crown or denture, while in the mouth, has been damaged beyond repair as a result of an injury received while a person is insured for these benefits;
- Any replacement of a bridge, crown or denture which is or can be made useable according to common dental standards;
- Procedures, appliances or restorations (except full dentures) whose main purpose is to (a) change vertical dimension; (b) diagnose or treat conditions or dysfunction of the temporomandibular joint; (c) stabilize periodontally involved teeth; or (d) restore occlusion;
- Porcelain or acrylic veneers of crowns or pontics on or replacing the upper and lower first, second or third molars;
- Bite registrations; precision or semi-precision attachments; or splinting;
- A surgical implant of any type ;
- Instruction for plaque control, oral hygiene and diet;
- Dental services that do not meet common dental standards;
- Services that are deemed to be medical services;
- Services and supplies received from a hospital;
- Services for which benefits are not payable according to the "General Limitations" section.

In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

General Limitations

No payment will be made for expenses incurred for you or any one of your Dependents:

- For or in connection with an injury arising out of, or in the course of, any employment for wage or profit;
- For or in connection with a sickness which is covered under any workers' compensation or similar law;
- For charges made by a Hospital owned or operated by or which provides care or performs services for the United States Government, if such charges are directly related to a military service connected condition;
- To the extent that payment is unlawful where the person resides when the expenses are incurred;
- For charges which the person is not legally required to pay;
- To the extent that they are more than Reasonable and Customary Charges.
- For charges for unnecessary care, treatment or surgery;
- To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid; or
- For or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society.

No payment will be made for expenses incurred by you or any one of your Dependents to the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Connecticut General Life Insurance Company will take into account any adjustment option chosen under such part by you or any one of your Dependents.

**APPENDIX G(3)
VISION BENEFIT**



Your VSP Vision Benefits Summary

Welcome to VSP® Vision Care. Your VSP vision benefit offers you the best in eyecare and eyewear.

Personalized Care. A VSP doctor provides personalized care that focuses on keeping you and your eyes healthy year after year. Plus, when you see a VSP doctor, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

Eyewear. Choose the eyewear that's right for you and your budget. From classic styles to the latest designer frames, you'll find the eyewear that's right for you and your family.

Choice of Providers. With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider.

Using your VSP benefit is easy.

- Find the right eyecare provider for you. To find a VSP doctor, visit vsp.com or call 800.677.7195.
- Review your benefit information. Visit vsp.com to review your plan coverage before your appointment.
- At your appointment, tell them you have VSP. There's no ID card required.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP doctor.

For your complete benefit description, visit vsp.com or call 800.677.7195.

Farmington Public Schools and VSP provide you an affordable eyecare plan.

Doctor Network.....VSP Signature

Your Coverage with a VSP Doctor

- WellVision Exam® focuses on your eye health and overall wellness
- \$5.00 copay..... every 12 months
- Prescription Glasses**
- \$25.00 copay
- Lenses..... every 24 months**
- Single vision, lined bifocal, and lined trifocal lenses.
 - Polycarbonate lenses for dependent children.
- Frame..... every 24 months**
- \$115.00 allowance for a wide selection of frames
 - 20% off the amount over your allowance.
- ~OR~
- Contact Lens Care**
- No copay..... every 24 months
- \$105.00 allowance for contacts and the contact lens exam (fitting and evaluation).

Extra Discounts and Savings

- Glasses and Sunglasses**
- Average 35 - 40% savings on all non-covered lens options
 - 30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam. Or get 20% off from any VSP doctor within 12 months of your last WellVision Exam
- Contacts**
- 15% off cost of contact lens exam (fitting and evaluation)
- Laser Vision Correction**
- Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.
 - After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

Your Coverage with Other Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.

Exam	Up to \$43.00
Single vision lenses	Up to \$35.00
Lined bifocal lenses	Up to \$51.00
Lined trifocal lenses	Up to \$68.00
Frame	Up to \$45.00
Contacts	Up to \$105.00

VSP guarantees service from VSP doctors only. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

*John O'Leary 11/8/13
Farmington BOE Chair*

*[Signature] 11/8/2013
FEA Negotiations
Chair*



CLIENT SUMMARY OF BENEFITS

Cigna Health and Life Insurance Company
 For - Farmington Public Schools FEA
 Choice Fund Open Access Plus HSA Plan



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

Employer Contribution	YR 1 (9/1/14-8/31/15) = \$1300/\$2600
	YR 2 (9/1/15-8/31/16) = \$1200/\$2400
	YR 3 (9/1/16-8/31/17) = \$1100/\$2200

Plan Highlights	In-Network	Out-of-Network
Lifetime Maximum	Unlimited	Unlimited
Coinsurance	Plan pays 90% coinsurance	Plan pays 70% coinsurance
Maximum Reimbursable Charge Out-of-network services are subject to a Contract Year deductible and maximum reimbursable 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 percentile (300%) of charges made by health care professionals of such service or supply in the geographic area where it is received. These charges are compiled in a database selected by Cigna. The health care professional may bill the customer the difference between the health care professional's normal charge and the Maximum Reimbursable Charge as determined by the benefit plan, in addition to applicable deductibles, co-payments and coinsurance.	Not Applicable	300%
Contract Year Deductible <ul style="list-style-type: none"> The amount you pay for all covered expenses counts toward both your in-network and out-of-network deductibles. 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 coinsurance level specified by the plan. This plan includes a combined Medical/Pharmacy plan deductible. Retail and home delivery Pharmacy costs contribute to the combined Medical/Pharmacy deductible. 	Individual: \$2,000 Family: \$4,000	Individual: \$2,000 Family: \$4,000

9/1/2014

ASO / EHB State: CT

Choice Fund Health Savings Account (HSA) Open Access Plus - - 79611 FEA Choice Fund H.S.A. - 79611

Plan Highlights	In-Network	Out-of-Network
Contract Year Out-of-Pocket Maximum <ul style="list-style-type: none"> The amount you pay for all covered expenses counts toward both your in-network and out-of-network out-of-pocket maximums. Plan deductible contributes towards your out-of-pocket maximum. Mental Health and Substance Abuse covered expenses contribute towards your out-of-pocket maximum. 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%. This plan includes a combined Medical/Pharmacy out-of-pocket maximum. Retail and home delivery Pharmacy costs contribute to the combined Medical/Pharmacy out-of-pocket maximum. 	YR1 (9/1/14-8/31/15) = \$2250/\$4500 YR2 (9/1/15-8/31/16) = \$2250/\$4500 YR3 (9/1/16-8/13/17) = \$2375/\$4750	YR1 (9/1/14-8/31/15) = \$4000/\$8000 YR2 (9/1/15-8/31/16) = \$4000/\$8000 YR3 (9/1/16-8/13/17) = \$4000/\$8000
Pre-Existing Condition Limitation (PCL)	Not Applicable	Not Applicable
Pre-certification - Continued Stay Review - PHS Inpatient - required for all inpatient admissions	Coordinated by your physician	Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance. <ul style="list-style-type: none"> \$200 penalty applied to hospital inpatient charges for failure to contact Cigna Healthcare to precertify admission. 20% of benefits are denied for any admission reviewed by Cigna Healthcare and not certified. 20% of benefits are denied for any additional days not certified by Cigna Healthcare.
Benefit	In-Network	Out-of-Network
Physician Services		
Primary Care Physician (PCP) Office Visit	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Specialty Care Physician Office Visit	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Surgery Performed in Physician's Office	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Allergy Treatment/Injections	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

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Choice Fund Health Savings Account (HSA) Open Access Plus - - 79611 FEA Choice Fund H.S.A. - 79611

Benefit	In-Network	Out-of-Network
Physician Services		
Allergy Serum Dispensed by the physician in the office	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Benefit	In-Network	Out-of-Network
Preventive Care		
Routine Preventive Care - All Ages <ul style="list-style-type: none"> Includes well-baby, well-child, well-woman and adult preventive care Includes coverage of additional services, such as urinalysis, EKG, and other laboratory tests, supplementing the standard Preventive Care benefit. 	Plan pays 100%, no plan deductible	Plan pays 70% coinsurance after plan deductible is met
Immunizations - All Ages	Plan pays 100%, no plan deductible	Plan pays 70% coinsurance after plan deductible is met
Mammogram, PAP, PSA Tests <ul style="list-style-type: none"> Coverage includes the associated Preventive Outpatient Professional Services. Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on place of service. 	Plan pays 100%, no plan deductible	Plan pays 70% coinsurance after plan deductible is met
Benefit	In-Network	Out-of-Network
Inpatient		
Inpatient 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 (CCU)): In-Network: Limited to the negotiated rate / Out-of-Network: Limited to ICU/CCU daily room rate	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Inpatient Hospital Physician's Visit/Consultation	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Inpatient Professional Services <ul style="list-style-type: none"> For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Multiple Surgical Reduction	Multiple surgeries performed during one operating session result in payment reduction of 50% to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.	

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Choice Fund Health Savings Account (HSA) Open Access Plus - - 79611 FEA Choice Fund H.S.A. - 79611

Benefit	In-Network	Out-of-Network
Outpatient		
Outpatient Facility Services	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Outpatient Professional Services <ul style="list-style-type: none"> For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Short-Term Rehabilitation <ul style="list-style-type: none"> Includes physical therapy, speech therapy, occupational therapy, pulmonary rehabilitation and cognitive therapy 60 days maximum per Contract Year for all therapies combined Includes cardiac rehabilitation Therapy days, provided as part of an approved Home Health Care plan, accumulate to the outpatient short term rehab therapy maximum Includes chiropractors 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Benefit	In-Network	Out-of-Network
Other Health Care Facilities/Services		
Home Health Care <ul style="list-style-type: none"> 200 days maximum per Contract Year 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Outpatient Private Duty Nursing \$20,000 Contract Year Maximum	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facility <ul style="list-style-type: none"> Unlimited days maximum per Contract Year 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Durable Medical Equipment <ul style="list-style-type: none"> Unlimited maximum per Contract Year 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Breast Feeding Equipment and Supplies <ul style="list-style-type: none"> Limited to the rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies 	Plan pays 100%	Plan pays 70% coinsurance after plan deductible is met
External Prosthetic Appliances (EPA) <ul style="list-style-type: none"> Unlimited maximum per Contract Year 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Routine Foot Disorders	Not covered, except for services associated with foot care for diabetes and peripheral vascular disease when medically necessary.	Not covered, except for services associated with foot care for diabetes and peripheral vascular disease when medically necessary.
Orthotics <ul style="list-style-type: none"> \$250 maximum per contract year (in and out of network cross accumulate) 	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

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Choice Fund Health Savings Account (HSA) Open Access Plus - - 79611 FEA Choice Fund H.S.A. - 79611

Benefit	In-Network	Out-of-Network
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Other Health Care Facilities/Services

Acupuncture	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
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Place of Service - You pay based on where you receive services.

Benefit	Physician's Office		Outpatient Facility		Emergency Room/ Urgent Care Facility		Independent Lab		Inpatient Hospital	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Lab and X-ray	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Covered under plan's Inpatient Hospital benefit	Covered under plan's Inpatient Hospital benefit
Advanced Radiology Imaging (MRI, MRA, CAT Scan, PET Scan, etc.)	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met		Not Applicable	Not Applicable	Covered under plan's Inpatient Hospital benefit	Covered under plan's Inpatient Hospital benefit

Place of Service - You pay based on where you receive services.

Benefit	Physician's Office		Emergency Room		Outpatient Professional Services (Radiologist, Pathologist, ER Physician)		*Ambulance	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency Care	Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met	

* Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered

Place of Service - You pay based on where you receive services.

Benefit	Physician's Office		Urgent Care Facility		Outpatient Professional Services		*Ambulance	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Urgent Care	Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met		Plan pays 90% coinsurance after plan deductible is met	

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Choice Fund Health Savings Account (HSA) Open Access Plus - - 79611 FEA Choice Fund H.S.A. - 79611

Place of Service - You pay based on where you receive services.

Benefit	Physician's Office		Urgent Care Facility		Outpatient Professional Services		*Ambulance	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network

* Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered

Place of Service - You pay based on where you receive services.

Benefit	Initial Visit to Confirm Pregnancy		All Subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges		Office Visits in Addition to Global Maternity Fee (Performed by OB/GYN or Specialist)		Delivery - Facility (Inpatient Hospital, Birthing Center)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Maternity	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Covered same as plan's Inpatient Hospital benefit	Covered same as plan's Inpatient Hospital benefit

Place of Service - You pay based on where you receive services.

Benefit	Inpatient Hospital and Other Health Care Facilities		Outpatient Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Hospice (provided as part of Hospice Care Program)	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Bereavement Counseling (Services provided as part of Hospice Care Program)	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

Place of Service - You pay based on where you receive services.

Benefit	Physician's Office		Inpatient Facility		Outpatient Facility		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Abortion (Elective and non-elective procedures)	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

9/1/2014

ASO / EHB State: CT

Choice Fund Health Savings Account (HSA) Open Access Plus - - 79611 FEA Choice Fund H.S.A. - 79611

Place of Service - You pay based on where you receive services.

Benefit	Physician's Services - Office Visit		Inpatient Hospital Facility		Outpatient Facility Services		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Family Planning - Men's Services	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Includes surgical services, such as vasectomy (excludes reversals)										
Family Planning - Women's Services	Plan pays 100%	Plan pays 70% coinsurance after plan deductible is met	Plan pays 100%	Plan pays 70% coinsurance after plan deductible is met	Plan pays 100%	Plan pays 70% coinsurance after plan deductible is met	Plan pays 100%	Plan pays 70% coinsurance after plan deductible is met	Plan pays 100%	Plan pays 70% coinsurance after plan deductible is met
Includes surgical services, such as tubal ligation (excludes reversals). Contraceptive devices as ordered or prescribed by a physician (includes diaphragms, etc).										
Infertility	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met
Infertility covered services: lab and radiology test, counseling, surgical treatment, excludes artificial insemination, in-vitro fertilization, GIFT, ZIFT, etc.										

Place of Service - You pay based on where you receive services.

Benefit	Inpatient Hospital Facility			Inpatient Professional Services		
	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network
Organ Transplants	Plan pays 100% after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met; no transplant maximums	Plan pays 100% after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met; no transplant maximums

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Place of Service - You pay based on where you receive services.

Benefit	Physician's Services - Office Visit		Inpatient Hospital Facility		Outpatient Facility Services		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Dental Care	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

Limited to charges made for a continuous course of dental treatment started within six months of an injury to sound, natural teeth.

Place of Service - You pay based on where you receive services.

Benefit	Physician's Office		Inpatient Facility		Outpatient Facility		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
TMJ, Surgical and Non-Surgical	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

Place of Service - You pay based on where you receive services.

Benefit	Physician's Services - Office Visit		Inpatient Hospital Facility		Outpatient Facility Services		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Bariatric Surgery	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

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Place of Service - You pay based on where you receive services.

Benefit	Inpatient		Outpatient - Physician's Office (includes individual, group therapy mental health and intensive outpatient mental health)		Outpatient Facility (includes individual, group therapy mental health and intensive outpatient mental health)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Mental Health	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

- Unlimited maximum per Contract Year
- Mental Health services are paid at 100% after you reach your out-of-pocket maximum

Place of Service - You pay based on where you receive services.

Benefit	Inpatient		Outpatient - Physician's Office (includes individual and intensive outpatient substance abuse)		Outpatient Facility (includes individual and intensive outpatient substance abuse)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Substance Abuse	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met	Plan pays 90% coinsurance after plan deductible is met	Plan pays 70% coinsurance after plan deductible is met

Note: Detox is covered under medical

- Unlimited maximum per Contract Year
- Substance Abuse services are paid at 100% after you reach your out-of-pocket maximum

Mental Health and Substance Abuse services

MH/SA Service Specific Administration

Partial Hospitalization, Residential Treatment and Intensive Outpatient Programs:

- Partial Hospitalization: The coinsurance level for Partial Hospitalization services is the same as the coinsurance level for inpatient MH/SA services.
- Standard for Residential Treatment: Subject to the plan's inpatient MH/SA benefit. Coverage only if approved through Cigna Behavioral Health Case Management.
- Intensive Outpatient Program (IOP): Benefit is the same as outpatient visits. Coverage only if approved through Cigna Behavioral Health Case Management.

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Mental Health and Substance Abuse services

Mental Health/Substance Abuse Utilization Review, Case Management and Programs

Cigna Behavioral Advantage - Inpatient and Outpatient Management

- Inpatient utilization review and case management
- Outpatient utilization review and case management
- Partial hospitalization
- Intensive outpatient programs
- Changing Lives by Integrating Mind and Body Program
- Lifestyle Management Programs: Stress Management, Tobacco Cessation and Weight Management.
- Narcotic Therapy Management
- Complex Psychiatric Case Management

Pharmacy	In-Network	Out-of-Network
<p>Cigna Pharmacy three-tier coinsurance plan</p> <ul style="list-style-type: none"> • Prescription smoking cessation drugs included • Prescription vitamins included • Prenatal prescription vitamins included • Insulin, glucose test strips, lancets, insulin needles & syringes, insulin pens and cartridges included • Fluoride Preps • Bee Sting Kits (EPI-Pen & ANA kit) • Retin A (to age 35) • Oral infertility drugs • Includes Oral Contraceptives (covered at 100% per PPACA) 	<p>Retail - 30 day supply Generic Preferred Brand Non-Preferred Brand Plan pays 90% after plan deductible is met</p> <p>Home delivery - 90 day supply Generic Preferred Brand Non-Preferred Brand Plan pays 90% after plan deductible is met</p>	<p>Retail Generic Preferred Brand Non-Preferred Brand Plan pays 70% after plan deductible is met</p> <p>Home Delivery Not covered</p>
<p>Pharmacy Clinical Management and Prior Authorization</p> <ul style="list-style-type: none"> • Your plan is subject to certain clinical edits and prior authorization requirements • Refill-too-soon and plan exclusion edits are always included • Additional clinical management - Basic package - provides a limited set of clinical edits such as prior authorization, age edits and quantity limits for a specific list of prescription medications 		
<p>Specialty Pharmacy Management:</p> <ul style="list-style-type: none"> • Medication Access Option <ul style="list-style-type: none"> ◦ Retail and/or Home Delivery 		
<p>Additional Information</p>		
<p>Prescription Drug List:</p> <ul style="list-style-type: none"> • Cigna Standard Prescription Drug List 		

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Health and Wellness Programs

<p>Your Health First - 200 Individuals with one or more of the chronic conditions, identified on the right, may be eligible to receive the following type of support:</p> <ul style="list-style-type: none"> • Condition Management • Medication adherence • Risk factor management • Lifestyle issues • Health & Wellness issues • Pre/post-admission • Treatment decision support • Gaps in care 	<p>Holistic health support for the following chronic health conditions:</p> <ul style="list-style-type: none"> • Heart Disease • Coronary Artery Disease • Angina • Congestive Heart Failure • Acute Myocardial Infarction • Peripheral Arterial Disease • Asthma • Chronic Obstructive Pulmonary Disease (Emphysema and Chronic Bronchitis) • Diabetes Type 1 • Diabetes Type 2 • Metabolic Syndrome/Weight Complications • Osteoarthritis • Low Back Pain • Anxiety • Bipolar Disorder • Depression
<p>Health Advisor - A Support for healthy and at-risk individuals to help them stay healthy</p> <ul style="list-style-type: none"> • Health Assessments • Health and Wellness Coaching • Cigna Well Informed Program • Preference Sensitive Care • Educate and Refer 	<p>Included</p>
<p>Case Management Coordinated by Cigna 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.</p>	

Definitions

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 dollar 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.

Dollars & 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 specialties 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 dollars 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 appropriate 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 customer service number on the back of your Cigna ID card. Cigna is open 24/7.

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)

(Average independent radiology facility cost \$591 / Average outpatient hospital 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 facility in which to have an MRI or CT scan, you can use the cost comparison tools 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 hospital 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

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Dollars & Sense

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.

Exclusions

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 terms of the Certificate or Summary Plan Description control. Examples of things your plan does not cover, unless required by law or covered under the pharmacy benefit, include (but 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, riot or insurrection.
- 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, investigational 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 therapies 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 treating or diagnosing 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 agency to be lawfully marketed for the proposed use; or the subject of review or approval by an Institutional Review Board for the proposed use.
- cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
- The following services are excluded from coverage regardless of clinical indications: Macromastia or Gynecomastia Surgeries; Surgical treatment of varicose veins; Abdominoplasty; Panniculectomy; Rhinoplasty; Blepharoplasty; Redundant skin surgery; Removal of skin tags; Acupressure; Craniosacral/cranial therapy; Dance therapy, Movement therapy; Applied kinesiology; Rolfing; Prolotherapy; and Extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.
- dental treatment of the teeth, gums or structures directly supporting the teeth, including dental X-rays, examinations, repairs, orthodontics, periodontics, casts, splints and services for dental malocclusion, for any condition. Charges made for services or supplies provided for or in connection with an accidental 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 are 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 (morbid) obesity as shown in Covered Expenses, including: **medical and surgical services to alter appearance or physical changes that are the result of any surgery performed**

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Exclusions

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.
- court-ordered treatment or hospitalization, unless such treatment is prescribed by a Physician and listed as covered in this plan.
- transsexual surgery including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.
- any medications, drugs, services or supplies for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmia, and premature ejaculation.
- 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, biofeedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back school, return to work services, work hardening programs, driving safety, and services, training, educational therapy or other nonmedical ancillary services for learning disabilities, developmental delays, autism or mental retardation.
- ... therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational 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 urinary 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, complimentary meals, birth announcements, and other articles which are not for the specific treatment of an Injury or Sickness.
- artificial aids including, but not limited to, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
- hearing aids, including but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs). A hearing aid is any device that amplifies sound.
- 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.
- eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or post cataract surgery).
- routine refractions, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
- 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 corns and calluses or trimming of nails. However, services associated with foot care for diabetes and peripheral vascular disease are covered when Medically Necessary.
- membership costs or fees associated with health clubs, weight loss programs and smoking cessation programs.
- genetic screening or pre-implantations genetic screening. General population-based genetic screening is a testing method performed in the absence of any symptoms or any significant, proven risk factors for genetically linked inheritable disease.
- dental implants for any condition.
- fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the utilization review Physician's opinion the likelihood of excess blood loss is such that transfusion is an expected adjunct to surgery.
- blood administration for the purpose of general improvement in physical condition.

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Exclusions

- cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
- cosmetics, dietary supplements and health and beauty aids.
- all nutritional supplements and formulae except for infant formula needed for the treatment of inborn errors of metabolism.
- medical treatment for a person age 65 or older, who is covered under this plan as a retiree, or their Dependent, when payment is denied by the Medicare plan because treatment was received from a nonparticipating provider.
- medical treatment when payment is denied by a Primary Plan because treatment was received from a nonparticipating provider.
- for or in connection with an Injury or Sickness arising out of, or in the course of, any employment for wage or profit.
- telephone, e-mail, and Internet consultations, and telemedicine.
- massage therapy.

These are only the highlights

This summary outlines the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's insurance certificate or summary plan description -- the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence. This summary provides additional information not provided in the Summary of Benefits and Coverage document required by the Federal Government.

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