AGREEMENT

BETWEEN

ROCKY HILL BOARD OF EDUCATION

AND

ROCKY HILL ADMINISTRATORS ASSOCIATION

JULY 1, 2013 - JUNE 30, 2016

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ARTICLE I <u>RECOGNITION</u>

The Board of Education (hereinafter referred to as the "Board") recognizes the Rocky Hill Administrators Association (RHAA) (hereinafter referred to as the "Association", jointly referred to as the "parties") as the exclusive collective bargaining agent for those certified administrative personnel included in the administrators' bargaining unit as defined in §§10-153a, *et seq.*, of the General Statutes. The Association shall be the sole bargaining agent for salary, fringe benefits and working conditions.

ARTICLE II PROFESSIONAL NEGOTIATIONS

Section 1

The Board and the Association agree to negotiate in good faith pursuant to §§10-153a, *et seq*, of the Connecticut General Statutes as amended in accordance with the procedures set forth herein, to secure a successor agreement relative to all matters concerning salaries and all other conditions of employment; however, neither party shall be required to negotiate over non-mandatory subjects of bargaining. The Agreement so negotiated shall be in writing and signed by the "Board" and the "Association".

Section 2

The term "Board of Education" or "Board," as used in this Agreement, shall mean the Board or its designee. The term "Superintendent of Schools" or "Superintendent," as used in this Agreement, shall mean the Superintendent or his or her designee.

ARTICLE III CONFERENCE LEAVE

When it is evident that convention or conference attendance will contribute to the effectiveness of an instructional program, the Superintendent may grant such leave without loss of pay. Conference leave allowance shall be \$2,100 per administrator for 2013-14, \$2,200 for 2014-15, and \$2,300 for 2015-16. These funds will be budgeted for reimbursement to said administrators for attendance at approved professional conventions or conferences.

Within reason and subject to the approval of the Superintendent, an administrator who has exhausted his/her conference leave, may utilize the unused conference leave from a fellow administrator. Said fellow administrator must approve, in writing, use of the available funds, and in no case may the total pool of conference funds be exceeded.

ARTICLE IV EVALUATION AND PERSONNEL FILES

Administrators shall be given a copy of any evaluation report prepared by their supervisor, and they shall have the right to discuss such reports with their supervisor. Any evaluation report prepared by a supervisor becomes part of the administrator's personnel file. The required signature indicates that the administrator

has seen and discussed the evaluation. It does not necessarily mean the administrator is in agreement with the report.

All administrators have the right to review their files upon prior notice and in the presence of the Superintendent or his designated representative.

Administrators will be notified if items are added to or removed from their personnel files.

A representative of the Association shall be invited to participate in an advisory capacity to any Board committee whose purpose shall be to develop or implement evaluation procedures for those individuals covered by this Agreement.

ARTICLE V GRIEVANCE PROCEDURE

Section 1 - Purpose

The purpose of this procedure is to grant recognition to the mutual obligation of the Board and the Association to achieve amicable and expeditious solutions to problems which may arise regarding the interpretation or application of the express provisions of this contract. This procedure is intended to secure, at the lowest possible level, equitable solutions to such problems.

Section 2 - Definitions

A "grievance" shall mean a claim which affects the welfare or conditions of employment of an administrator or group of administrators or a dispute arising from an alleged violation, misinterpretation or misapplication of the express provisions of this Agreement. All grievances may be processed up to the Board of Education. Grievances in which there has been an alleged violation, misinterpretation or misapplication of a specific provision or provisions of this Agreement may be processed through binding arbitration by the Association.

"Days" shall mean work days of the affected administrator.

Section 3

Since it is important that a grievance be processed as rapidly as possible, the number of days indicated in each step shall be considered a maximum. The time limits specified may, however, be extended by written agreement of the Board and Association. If an administrator does not present a written grievance at Level One within fifteen (15) days after he or she knew or should have known of the act or condition upon which the grievance is based, the grievance shall be considered to be waived. Failure by the administrator on any level to appeal a grievance to the next level within the specified time limits shall be deemed to be an acceptance of the decision rendered at that level.

Section 4

Informal Procedure. If an administrator feels that he or she may have a grievance, he or she may first discuss the matter with the Superintendent of Schools in an effort to resolve the problem informally.

Section 5 - Formal Procedure

Level One - Superintendent of Schools

Within fifteen (15) days after the administrator knew or should have known of the act or condition upon which the grievance is based, an administrator may submit a written statement of his or her grievance to the Superintendent of Schools for resolution. The Superintendent shall, within seven (7) days after receipt of the grievance, meet with the administrator for the purpose of resolving the grievance. The Superintendent shall, within seven (7) days after the meeting, render his or her decision and the reasons therefore in writing to the administrator, with a copy to the Association.

Level Two - Board of Education

In the event the grievance is not resolved at Level I, the administrator may, within seven (7) days after the Superintendent's decision, or within fourteen (14) days after the meeting with the Superintendent, submit the grievance in writing to the Board of Education. The Board of Education or its designated committee shall meet with the administrator for the purpose of resolving the grievance not later than thirty (30) days after receipt of the grievance. The Board or its committee shall, within ten (10) days after such meeting, render its decision and the reasons therefore in writing to the administrator, with a copy to the Association.

Level Three - Arbitration

In the event a grievance is not resolved at Level II, an administrator may, within five (5) days after the decision, request in writing to the President of the Association or his or her designee that the grievance be submitted to arbitration. The Association may, within five (5) days after receipt of such request, submit the grievance to arbitration by so notifying the Board in writing, and by filing a demand for arbitration under the voluntary labor arbitration rules of the American Arbitration Association, which shall act as the administrator of the proceedings and conduct them in accordance with its administrative procedures, practices and rules. In no event shall the submission to the American Arbitration Association be made no later than ten (10) days following the decision of the Board or the expiration of the time limit for making such decision, whichever occurs first. No administrator may file for arbitration as an individual; only the Association may file an appeal for arbitration hereunder. Notwithstanding the foregoing, nothing in this section shall preclude the parities form mutually agreeing to any arbitrator of recognized qualifications.

The arbitrator selected shall confer promptly with the representatives of the Board and Association, shall review the record of the prior meetings, and shall hold such further meetings with the Association and the Board as he or she shall deem appropriate. The arbitrator shall render his or her findings of fact, reasoning, and conclusions on the issues submitted and shall make appropriate compensatory awards when necessary. The arbitrator shall hear and decide only one grievance in each case. He or she shall be bound by and must comply with all the terms of this Agreement. He or she shall not have the power to add to,

delete from, or modify in any way the provisions of this Agreement. The decision of the arbitrator shall be final and binding upon the Board, Association, and administrator affected.

Section 6 - Miscellaneous

- A. Any party in interest may be represented at any level of the procedure by a person of his or her choice, except that he or she may not be represented by a representative or by an officer of any administrator organization other than the Association. When the administrator is not represented by the Association, the Association will be notified, and has the right to be present at any meeting or hearing and to state its views at all stages of the procedure.
- B. The Association may, if it so desires, call upon the professional services of its state-wide administrator organization for consultation and assistance at any stage of this procedure.
- C. All documents, communications, and records dealing with the processing of a grievance shall be filed separately from the personnel files of the administrators affected.

ARTICLE VI NOTIFICATION OF COMPLAINT

Any serious complaint pertaining to an administrator and received by the Superintendent, whether oral or written, shall be communicated to and discussed with the administrator concerned as soon as possible upon receipt. The administrator named in such a complaint shall be entitled to know the name of the person or group making the complaint(s) and the nature of the complaint(s) or charge(s) being made. Complaints from sources other than supervisors may not become part of an administrator's personnel file unless the foregoing has been complied with and verified by the Superintendent or his or her designee.

ARTICLE VII HOLIDAYS GRANTED ADMINISTRATORS

An administrator may receive the following holidays when they fall within his or her work year:

New Year's Day	Columbus Day
Martin Luther King Day	Veteran's Day
Presidents' Day	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Christmas Day
Independence Day	Next regularly scheduled work day after Christmas
Labor Day	One day during school recess or vacation as agreed to
	by the Superintendent.
	Day before Christmas if it falls on a weekday

The above holidays shall be celebrated on the date declared by the state or federal government, or in lieu thereof by the Board of Education, as the official day of celebration and only when school is not in session

When any of the above holidays fall on a weekend or on a school day, a compensatory day during one of the normal recesses will be granted. In the event the Board of Education decides to hold school on one of the above named holidays, a mutually agreed compensatory day will be granted.

ARTICLE VIII INSURANCE PROGRAM

- A. The Board shall provide, at its expense (subject to the payroll deduction set forth in Section D), for each administrator and the families of such administrators, the option of one of the insurance plans set forth in Appendix B.
- B. In addition the Board shall provide at its expense (subject to the payroll deduction set forth in Section D) for each administrator and the family of such administrators:
 - 1. CIGNA Dental Plan Classes I (100%), II (80%), and III (60%). In Classes II and III there is a calendar year deductible of \$50.00 per individual/\$150.00 per family.
 - 2. Dental crown coverage at 80%, under Class II.
 - 3. Orthodontic coverage at 50% with a \$2,000 lifetime maximum for dependent children under age 19.
 - 4. Vision coverage as set forth in Appendix C.
- C. The Board shall provide at its expense for each administrator:
 - 1. Maximum of 60% of compensation per month Group Long Term Disability Insurance to commence 120 calendar days from the onset of the disability.
 - 2. \$250,000 Group Life Insurance; bargaining unit members have the option of purchasing additional coverage subject to availability and underwriting requirements. It is understood that such additional coverage will be age-bracketed and step-rated, and the cost of such additional coverage will be borne entirely by the employee.
 - 3. \$100,000 Group Accidental Death and Dismemberment.
- D. To be eligible to receive health and medical insurance benefits set forth above, an administrator shall annually contribute the following percentage of benefit costs based on COBRA rates for fully or partially self-insured programs and premium rates for non-self-insured programs:

Coverage	2013-14	2014-15	2015-16
OAP	18.75%	19.25%	19.5%
POS	15.75%	16.25%	16.5%

The cost upon which these percentages shall be based includes the cost of dependent coverage, dental and prescription coverage, and any additional riders. The Board shall contribute the remaining portion of the cost of these benefits. To be eligible to receive insurance benefits, each employee must submit a written salary deduction authorization permitting the Board to deduct from the administrator's salary his or her share of the premium set forth above. An administrator may forego or withdraw from full coverage rather than pay his or her share of the premium. Reinstatement of discontinued insurance benefits shall be provided in accordance with the terms of the insurance company administrating the plan at the time that benefits are sought.

- E. In the prescription plan set forth in Appendix B, the retail co-pay for a 30-day supply of generic drugs shall be \$10.00, and for on-list brand drugs \$20.00, and for off-list brand drugs \$35, for mail order (3 month supply) the co-pay shall be two times the applicable retail co-pay rate.
- F. Subject to law, including the rules and regulations of the Internal Revenue Service, and independent of the requirement that employees contribute to the cost of premiums, the Board shall, not later than the effective date of this agreement, implement and maintain a "Section 125" salary reduction agreement which shall be designed to permit exclusion from taxable income of the administrator's share of health insurance premiums, childcare (currently \$5,000) and uncovered medical expenses (currently \$2,500).
- G. The Board of Education reserves the right to change insurance carriers at any time so long as it gives prior notice to the Association and so long as the insurance coverage under the substitute insurance carrier's policy remains substantially equivalent to the overall level of benefits immediately preceding the change Once the Association is notified that the Board intends to change insurance carriers, the Association has fifteen (15) calendar days to examine the new insurance carrier's proposed insurance policy. If the Association feels that the coverage under the new policy is not substantially equivalent to the overall level of benefits immediately preceding the change it must object to the change in writing during that fifteen (15) days. If the parties are unable to informally resolve the matter within the following fifteen (15) days, an arbitrator with expertise in the field of insurance shall be mutually selected or, if the parties cannot agree, shall be selected forthwith by the American Arbitration Association. The arbitrator shall be asked to decide the following question: Does the substitute insurance carrier's proposed policy provide coverage substantially equivalent to the overall level of benefits immediately preceding the change? The arbitrator must render a decision within thirty (30) days. Revisions to the proposed policy may be made at any time up to the time the arbitrator renders his or her decision. In a situation where a complaint has been lodged by the Association, the Board will not institute the new insurance coverage until agreement has been reached or until an arbitrator has rendered his or her decision. The cost of arbitration shall be shared equally between the Board and the Association.

ARTICLE IX MEDICAL GROUP INSURANCE AFTER RETIREMENT

For administrators retiring after July 1, 2012, upon reaching at least age 55, and with at least ten (10) years of full-time employment in the Rocky Hill public schools, the Board shall continue to assume the cost of the medical insurance coverage for the individual administrator as listed in the table below. Administrators hired after July 1, 2010 shall pay 100% of the post retirement insurance cost.

Years of Service	Percent of Board Contribution to Premium
10-14	25%
15-19	35%
20-24	50%
25 or more	60%

Such medical coverage after retirement to be in effect to and including (but not after) the retired administrator reaches age 65. The retired administrator will be allowed to remain on group coverage with the Board for group life insurance and group accidental death and dismemberment insurance but will assume full cost of such individual converges at group rates to and including (but not after) age 65.

After retirement, the administrator's spouse shall be allowed to remain on group medical coverage's only (not life or accidental death and dismemberment insurances) with the Board until the administrator dies or reaches age 65, the premiums for which insurance shall be borne wholly by the administrator.

For the purpose of this Article, "retirement" or "retired" shall mean an administrator who has retired and has collected and continues to collect retirement benefits under the Teacher's Retirement Act, §§10-183b, *et seq.*, of the Connecticut General Statutes.

A retired administrator or his or her spouse shall receive the same medical coverage offered to then current administrators.

ARTICLE X ABSENCES

Administrators are entitled to up to three (3) personal days per year, subject to the approval of the Superintendent, which approval shall not unreasonably be withheld:

Additional personal days may be granted solely at the discretion of the Superintendent

Bereavement. An aggregate total of five (5) days of paid leave per year per occurrence

ARTICLE XI SALARIES

The Board of Education reserves the right to hire all new employees into the administrative positions covered by this Agreement. The salary schedule for administrators is as appended (see Appendix A - Salary Schedule). The annual salary will be divided into twenty-six (26) installments payable bi-weekly. All paychecks will be delivered via direct deposit. The parties agree that occupants of the positions listed in the salary schedule shall be paid the amounts indicated for each year of the contract. All newly hired

administrators will be placed on the six-step salary schedule. This placement will be determined by mutual agreement between the Association and the Board. If no agreement is reached, the final decision will be made by the Board (or its designee) at its discretion.

In addition, each administrator may participate in a tax shelter annuity. An amount of \$1,500 shall be contributed by the Board, as to which amount the administrator will then arrange, pursuant to a salary reduction agreement, to have contributed as an elective deferral in accordance with Section 403(b) (12) (A) (ii) of the Internal Revenue Code toward the purchase of a 403(b) annuity with a tax sheltered annuity company of his/her choice.

For purposes of reporting the administrator's salary to the Connecticut State Teacher' Retirement System, the Board shall include the full amount of the total base salary including the Board tax shelter annuity contribution.

An administrator who has received a doctorate shall receive an annual stipend of \$3,000 commencing in the contract year following the date the degree is awarded.

ARTICLE XII SICK LEAVE AND SEPARATION STATUS

Each administrator will be credited with twenty-five (25) days of sick leave at the beginning of each school year. Any portion of such sick leave remaining unused at the end of the school year shall be accrued, subject to a maximum of two hundred twenty-one (221) days. An administrator hired to commence work on or after July 1, 1997 shall receive twenty (20) sick days annually, cumulative to a maximum of two hundred and twenty one (221) days.

Upon cessation of employment with the Board of Education, other than in the case of termination for cause, each administrator hired to commence work before July 1, 1997 will receive a lump sum payment equal to fifty percent (50%) of his/her accrued sick leave time, up to a maximum of two hundred twenty-one (221) days, determined at the rate of (1/221st) of the annual wages of the year of such cessation. "Cessation of employment" shall not include death. Such an administrator hired to commence work on or after July 1, 1997 to June 30, 2000, shall be eligible for a payment equal to twenty-five (25%) percent of accumulated sick leave up to a maximum of two hundred twenty-one (221) days. An administrator hired to commence work on or after July 1, 2000 shall be eligible for a payment equal to twenty-five (25%) percent of accumulated sick leave up to a maximum of one hundred ten (110) days. An administrator hired after July 1, 2010 shall not be eligible for this payment.

Payment under this section to a departing administrator who leaves for any reason other than termination for cause, shall be made in three (3) equal installments, the first within thirty (30) days following the first July 1 after departure, the second no later than thirteen (13) months thereafter, and the third no later than twenty-five (25) months after the first payment. The Board, however, at its discretion, may accelerate this payment schedule by making either one lump sum payment within thirty (30) days of departure, or two equal annual payments, the first within thirty (30) days of departure and the second no later than thirteen (13) months after the administrator die after retirement, payment shall be made to the administrator's estate in accordance with this schedule.

ARTICLE XIII VACANCIES

Vacancies which are caused by death, retirement, discharge, resignation or by the creation of a new position shall be filled pursuant to the following procedures:

- 1. The existence of vacancies shall be adequately publicized, both within and outside the system, including a notice to every administrator.
- 2. Notification shall clearly set forth the certification requirements and duties of the position.
- 3. Administrators who desire to apply for such vacancies shall file their applications in writing with the Superintendent within the time limit specified.
- 4. Such vacant positions shall be filled on the basis of professional qualifications and experience as determined relevant by the Superintendent.
- 5. All appointments to such vacant positions shall be made without regard to age, race, creed, color, religion, nationality, sex, marital status or sexual orientation.
- 6. Administrators will be involved in the hiring of personnel for whom they are responsible.
- 7. An administrator who is transferred to a position of lesser salary shall not receive a salary less than that which he/she is earning in his/her current position for a period of one calendar year.

ARTICLE XIV VACATION

Each fifty-two week administrator shall receive twenty (20) working days vacation, pro-rated in direct proportion to the number of months worked during the first year of employment. After the completion of three full school years, such administrator shall be eligible for twenty-two (22) vacation days annually and after the completion of six (6) full school years twenty-five (25) vacation days. All vacation time shall be taken when school is not in session, unless the Superintendent authorizes the taking of vacation on school days. A maximum of up to five (5) unused vacation days may be carried over from the previous year. Carry-over days may not accumulate beyond a ten (10) day cumulative total.

ARTICLE XV <u>BENEFITS</u>

Coursework Reimbursement

- A. The Board shall reimburse each eligible administrator annually an amount, not to exceed the tuition cost of two (2) three-credit courses at the University of Connecticut, for tuition at a regionally accredited college or university, provided the courses are approved in advance in writing by the Superintendent of Schools.
- B. Only administrators who have completed one (1) year of service as an administrator in the Rocky Hill School system shall be eligible for tuition reimbursement. An administrator must be actively employed by the Board when applying for tuition reimbursement. The administrator shall submit a copy of the course transcript along with the request for reimbursement.
- C. A maximum of four (4) administrators per school year will be permitted to participate in the tuition reimbursement program.

<u>Mileage</u>

An administrator who uses his or her car on school-related business as approved by the Superintendent shall be reimbursed at the I.R.S. per mile rate.

ARTICLE XVI CHILDREARING LEAVE

A tenured administrator may be entitled, upon written request submitted to the Superintendent, to an extended leave without pay or benefits for purposes of childrearing apart from any period of childbirth disability leave. Such administrator may receive leave for a period not to exceed one calendar year in which the child is born, adopted, or fostered and one additional school year. Employees requesting leave shall submit not less than sixty (60) days' written notice of the anticipated date of ending performance of duties. This provision may be waived at the discretion of the Superintendent in cases of adoption. During a long-term leave of absence under this Article an administrator may participate in group health and medical insurance benefits at his or her own expense, subject to the terms of the company administering the plan. No experience credit on the salary schedule shall be granted for any childrearing leave which extends for more than one-half (1/2) of a contract year.

ARTICLE XVII DURATION AND HOLDOVER

This Agreement contains the full and complete agreement between the Rocky Hill Board of Education and the Rocky Hill Administrators' Association on all negotiable issues.

In the event either party wishes to modify or amend this Agreement, written notice thereof shall be given to the other party at least thirty (30) days prior to the consideration of said modification or amendment and, if said amendment or modification is thereafter mutually agreed upon, this Agreement will be so amended.

This Agreement shall remain in full force and effect from July 1, 2013 through June 30, 2016. IN WITNESS WHEREOF, the parties hereunto have caused this Agreement to be executed by their proper office, hereunto duly authorized, and their seals affixed hereto this <u>22-</u> day of <u>Outpotent</u>, 2012.

ROCKY HILL ADMINISTRATORS ASSOCIATION

Вγ President

ROCKY HILL BOARD OF EDUCATION

By: ____ Chairman

APPENDIX A SALARY SCHEDULE

Rocky Hill Public Schools Administrators Salary Schedule 2013 – 2016 6 Step Plan Effective July 01, 2010

		INCREASE 2013-2014				2.25%	
		INCREASE					
		2014-2015				2.25%	
		INCREASE 2015-2016				2.00%	
Year	<u>Step</u>	High School Principal	Middle School Principal	Elementary Principal & Director of Special Education	High School Assistant Principal	Middle School Assistant Principal	Language Arts Coordinator, Math Coordinator, Director of Athletics, Supervisor of Special Education
<u>2012-13</u>	1	\$ 122,122	\$ 117,160	\$ 112,199	\$ 106,248	\$ 99,920	\$ 97,803
Current	2	\$ 123,343	\$ 118,332	\$ 113,321	\$ 107,310	\$ 100,919	\$ 98,781
<u>levels</u>	3	\$ 126,420	\$ 121,283	\$ 116,147	\$ 109,987	\$ 103,436	\$ 101,245
	4	\$ 131,638	\$ 126,500	\$ 121,366	\$ 114,524	\$ 108,655	\$ 106,353
	5	\$ 136,855	\$ 131,719	\$ 126,582	\$ 119,064	\$ 113,872	\$ 111,459
	6	\$ 142,072	\$ 136,936	\$ 131,799	\$ 123,604	\$ 119,089	\$ 116,567
	1	\$ 124,870	\$ 119,796	\$ 114,723	\$ 108,639	\$ 102,168	\$ 100,004
	2	\$ 126,118	\$ 120,994	\$ 115,871	\$ 109,724	\$ 103,190	\$ 101,004
<u>2013-14</u>	3	\$ 129,264	\$ 124,012	\$ 118,760	\$ 112,462	\$ 105,763	\$ 103,523
	4	\$ 134,600	\$ 129,346	\$ 124,097	\$ 117,101	\$ 111,100	\$ 108,746
	5	\$ 139,934	\$ 134,683	\$ 129,430	\$ 121,743	\$ 116,434	\$ 113,967
	6	\$ 145,269	\$ 140,017	\$ 134,764	\$ 126,385	\$ 121,769	\$ 119,190
	1	\$ 127,679	\$ 122,492	\$ 117,305	\$ 111,083	\$ 104,467	\$ 102,254
	2	\$ 128,956	\$ 123,717	\$ 118,478	\$ 112,193	\$ 105,511	\$ 103,276
2014-15	3	\$ 132,173	\$ 126,802	\$ 121,432	\$ 114,992	\$ 108,143	\$ 105,852
	4	\$ 137,628	\$ 132,257	\$ 126,889	\$ 119,736	\$ 113,599	\$ 111,193
	5	\$ 143,083	\$ 137,713	\$ 132,342	\$ 124,482	\$ 119,054	\$ 116,531
	6	\$ 148,537	\$ 143,167	\$ 137,797	\$ 129,229	\$ 124,508	\$ 121,872
					-, -	,	
	1	\$ 130,233	\$ 124,941	\$ 119,651	\$ 113,305	\$ 106,556	\$ 104,299
	2	\$ 131,535	\$ 126,191	\$ 120,847	\$ 114,437	\$ 107,622	\$ 105,342
<u>2015-16</u>	3	\$ 134,816	\$ 129,338	\$ 123,861	\$ 117,292	\$ 110,306	\$ 107,969
	4	\$ 140,381	\$ 134,902	\$ 129,427	\$ 122,130	\$ 115,871	\$ 113,417
	5	\$ 145,944	\$ 140,467	\$ 134,989	\$ 126,972	\$ 121,435	\$ 118,862
	6	\$ 151,508	\$ 146,031	\$ 140,553	\$ 131,813	\$ 126,998	\$ 124,309

PLAN SUMMARY FOR ADMINISTRATORS

JULY 1, 2013

CIGNA OAP+4 CIGNA POS6			
Desider			
BENEFIT Primary Care Physician Preventive	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK
•			
<u>Services</u> - Periodic Health Assessments	\$15 Concer Den Wight	80% After Deductible	\$10 Canas Dan Visit
	\$15 Copay Per Visit	80% Alter Deductible	\$10 Copay Per Visit
- Well Child Care			Vision: 1 exam every 24
			months
- Routine Immunization & Injection			\$10 Copay
- Vision & Hearing Screening			Hearing: Part of Routine
			Physical exam
Primary Care Physician Other Services			
- Adult Medical Care	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit
- Child Medical Care			
- Allergy Treatment			
Specialty Physician Services			
- Office Visits	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit
- Referral Physician Services			
 Second Surgical Opinion 			
- Allergy Testing & Treatment			
Surgery Performed in Physician's	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit
Office			
Annual Self-Referred Well-Woman	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit
Exam			
Maternity Services			
- Prenatal and Postnatal Exams	\$15 Copay for First Visit	80% After Deductible	\$10 Copay for First Visit
- Physician and Surgeon Newborn	No Charge	80% After Deductible	No Charge
Delivery			
Inpatient Hospital-Facility Services*			
- S/P Room & Board	\$50/day Copay to	80% After Deductible	\$50/day Copay to
- Operating & Recovery Room	Maximum of \$250 per		Maximum of \$250 per
- Lab & X-Ray/Imaging	Admission		Admission
- Anesthesia			
- Drugs, Medications			
- Hemodialysis			
- Radiotherapy			
- Chemotherapy			
- Supplies (including Durable			
Medical			
Equipment used while confined)			
Maternity Service: Inpatient Hospital	Same as Inpatient Hospital*	80% After Deductible*	Same as Inpatient Hospital*
Facility*			1 1
Inpatient Hospital – Professional			
Services			
- Surgeon/Co-Surgeon	No Charge	80% After Deductible	No Charge
- Anesthesiologist		-	5
- Lab & X-Ray/Imaging			
Interpretation			
- Radiotherapy			
- Chemotherapy			
- Homodialysis			
- Rehab. Therapy			

PLAN SUMMARY FOR ADMINISTRATORS

JULY 1, 2013

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Benefit	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK
Inpatient Hospital – Phys. Visit and Consults.	No Charge	80% After Deductible	No Charge
Outpatient Surgical Facility Services - Operating & Recovery Room - Lab & X-Ray/Imaging - Anesthesia	No Charge	80% After Deductible	No Charge
 Drugs, Medications Hemodialysis Radiotherapy Chemotherapy 			
- Supplies (including Durable Medical Equipment used while confined)			
Outpatient Professional Services - Surgeon/Co-Surgeon - Anesthesiologist - Lab & X-Ray/Imaging Interpretation - Radiotherapy - Chemotherapy - Rehab Therapy	No Charge	80% After Deductible	No Charge
Independent Lab & X-Ray/Imaging Services - Doctor's Offices - Dedicated Lab & X-Ray Facility - Hospital Outpatient Department	No Charge	80% After Deductible	No Charge
Mammograms	No Charge	80% After Deductible	No Charge
Outpatient Short Term Rehab.	\$15 Copay Per Visit No Visit Limit	80% After Deductible No Visit Limit	\$10 Copay Per Visit 90 visits maximum per calendar year for all therapies combined.
Other Inpatient Healthcare Facilities* (Skilled Nursing & Rehabilitation) 90 Visits combined maximum	No Charge 60 days max. per calendar year; reduced by out-of- network visits.	80% After Deductible 60 days max. per calendar year; reduced by in-network visits.	No Charge 60 days maximum per calendar year.
Hospice Care			
- Inpatient*	No Charge	80% After Deductible	No Charge
- Outpatient	No Charge	80% After Deductible	No Charge
Home Health Care	No Charge	80% After Deductible	No Charge
<u>Family Planning</u> - Office Visit (Other than Infertility) - Surgical Sterilization Procedures	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit
(Vasectomy, Tubal Ligation) Inpatient Facility*	No Charge	80% After Deductible	No Charge
Outpatient Facility	No Charge	80% After Deductible	No Charge
Physician's Services	No Charge	80% After Deductible	No Charge

PLAN SUMMARY FOR ADMINISTRATORS

JULY 1, 2013

	CIGNA	CIGNA (POS-Low)	
BENEFIT	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK
Infertility			
- Infertility Office Visit	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit
	(Non In-Vitro.)	(Non In-Vitro.)	(Non In-Vitro.)
- Surgical Treatment			
Inpatient Facility	Not Covered	Not Covered	Same as Inpatient Hospital
Outpatient Facility	Not Covered	Not Covered	No Charge
Physician's Services	Not Covered	Not Covered	No Charge
Durable Medical Equipment	No Charge	80% After Deductible; \$5,000	No Charge
		Maximum	
External Prosthetic Appliances	No Charge	80% After Deductible	\$200 Deductible
			\$1,000 Annual Maximum
Emergency Care			
- Participating Doctor's Office	\$15 Copay Per Visit	Emergency care meeting	\$10 Copay Per Visit
		CIGNA HealthCare's	
		definition of emergency will	
		be paid at in-network levels	
		regardless of the provider. If	
		not a true emergency then out-	
		of-network coinsurance level	
		applied to covered services.	
- Non-Participating Doctor's Office	\$15 Copay Per Visit	Emergency care meeting	\$10 Copay Per Visit
		CIGNA HealthCare's	
		definition of emergency will	
		be paid at in-network levels	
		regardless of the provider. If	
		not a true emergency then out-	
		of-network coinsurance level	
		applied to covered services.	
- Hospital Emergency Room	\$50 Copay	Emergency care meeting	\$50 Copay
	(Waived if Admitted)	CIGNA HealthCare's	(Waived if Admitted)
		definition of emergency will	
		be paid at in-network levels	
		regardless of the provider. If	
		not a true emergency then out-	
		of-network coinsurance level	
Other Urgent Core Escilities	\$50 Comparis	applied to covered services.	\$50 Conor
- Other Urgent Care Facilities	\$50 Copay (Waived if Admitted)	Emergency care meeting CIGNA HealthCare's	\$50 Copay (Waived if Admitted)
	(warved if Admitted)	definition of emergency will	(waived if Admitted)
		be paid at in-network levels	
		regardless of the provider. If	
		not a true emergency then out-	
		of-network coinsurance level	
		applied to covered services.	
		applied to covered services.	

PLAN SUMMARY FOR ADMINISTRATORS

JULY 1, 2013

CIGNA PPO (OAP4) CIGNA (POS-Low)				
BENEFIT	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	
- Ambulance	No Charge	Emergency care meeting	No Charge	
		CIGNA HealthCare's		
		definition of emergency will be paid at in-network levels		
		regardless of the provider. If		
		not a true emergency then out-		
		of-network coinsurance level		
		applied to covered services.		
Mental Health and Substance Abuse				
- Inpatient	Same as Inpatient Hospital*	80% After Deductible	Same as Inpatient Hospital*	
- Outpatient	\$15 Copay Per Visit	80% After Deductible	\$10 Copay Per Visit	
Prescription Drug Cost Shares				
Retail (30 Days Supply)				
Generic	\$10	80% After Deductible	\$10	
Listed Brand	\$20	80% After Deductible	\$20	
Non-Listed Brand	\$35	80% After Deductible	\$35	
Mail Order (40 days)	2 x Retail	Not Available	2 x Retail	
Dental Coverage	Coverage only for	80% After Deductible	Coverage only for	
	accidental injury to sound,		accidental injury to sound,	
	natural teeth.		natural teeth.	
PAC/CSR for All Inpatient Stays*	Initiated by PCP	Mandatory; Patient is Responsible	Coordinated by PCP	
Preexisting Condition Limitations	None	Standard 90 days without	None	
		treatment or 1 year insured.		
Annual Deductible	None	\$200/400/600	None	
Out-Of-Pocket Maximum	None	\$1,000/2,000/3,000	None	
Lifetime Maximum	Unlimited	\$2,050,000	Unlimited	
Vision Care Examination	No charge; one exam every	No charge; one exam every 12	No charge; one exam every	
	12 months	months	12 months	

* Subject to PAC/CSR (Pre-Admission Certification and Continued Stay Review).

<u>NOTE</u>: This summary is only intended to provide highlights of the plan provisions for general review and is based on information furnished by the local Account Representatives for each plan.

For a complete description of benefits or specific questions, please contact the local Account Representative for the plan.

INDEMNITY VISION PRODUCT JULY 1, 2013

Plan Design Details

Benefits	Schedule III
Eye Exam Allowance	\$30
Material Allowance:	
Single Vision	\$25
Bifocals	\$50
Trifocals	\$70
Lenticular	\$90
Contacts (elective)	\$50
Contacts (Medically necessary)	\$120
Frame Allowances	\$25

Reflects national norms; actual U&C values depend on location

Frequency	Option 1
Eye Exam	12 months
Materials:	
Lenses	12 months
Frames	24 months