

<p>CARMEL CLAY SCHOOLS BENEFIT PLAN G BENEFIT PROGRAM July 1, 2018 – June 30, 2019</p>

ARTICLE I
Positions Covered

Occupational Therapists
Physical Therapists

ARTICLE II
Benefits

A. Eligibility

Schedule G must work a minimum of 1100 hours per year to be eligible for insurance benefits and PERF benefits. Insurance benefits are effective the first of the month following 30 days of employment.

B. Group Hospital, Medical, Dental, and Vision Insurance

1. The Board will pay the amounts below for insurance coverage for the Prime, Standard, or High Deductible/Health Savings Plan as selected by the employee for hospital, medical, dental, and vision insurance coverage:

Extent of Coverage

Single Plan	An amount equal to 80% of Standard Plan
Employee/child(ren)	An amount equal to 65% of Standard Plan
Employee/spouse	An amount equal to 65% of Standard Plan
Family	An amount equal to 65% of Standard Plan
*Married (2 Board Employees)	An amount equal to 72% of Standard Family Plan
*Applies only if husband and wife are employed by Carmel Clay Schools and both are eligible for benefits and they select a Family Plan	

C. Income Protection (LTD)

Carmel Clay Schools will pay all but one dollar (\$1.00) for an income protection insurance policy.

D. S.T.D. Insurance

The Board of Education will provide short-term disability insurance for each employee. Each employee will pay \$1.00 per year for this coverage. The amount of the disability benefit will be 60% of the employee's salary, beginning on the 15th day of such disability. The benefit will be for 11 weeks and can be supplemented with the use of personal illness days to achieve 100% of salary.

E. Group Life Insurance

Term group life insurance in the amount of \$50,000 will be provided for each employee. Carmel Clay Schools will pay all but one dollar (\$1.00) per year of the premium for such insurance. At age 70 and again at age 75, the policy shall be reduced.

ARTICLE III **Retirement**

A. Buy Out of Retirement Compensation

Schedule G employees employed on or before the 2002/2003 school year received the buy out of sick days as per the teachers' contract excluding language referring to the Catastrophic Leave Bank.

B. 401(a) Plan Account

1. Schedule G employees hired after June 30, 2003 will receive 1% of his/her annual compensation into a 401(a) Plan account for this program. Annual compensation will be the sum of the therapist's salary schedule pay plus any Extra Curricular pay the therapist receives in the year of contribution.
2. The account will vest after the employee has been employed at CCS for no less than 10 years following the 2002-2003 school year.
3. In the event of the death or total disability of the employee, his/her retirement account shall be considered vested, and it will be provided to the employee's designated beneficiary as filed with the Public Employees Retirement Fund or to the employee's estate should there be no beneficiary.

C. 457(b) Deferred Compensation Plan

Carmel Clay Schools shall provide a salary reduction 457(b) Deferred Compensation Plan for Schedule G employees.

ARTICLE IV
Public Employees' Retirement Fund (PERF)

Employees eligible for benefits shall participate in PERF. Carmel Clay Schools will pay the employee's contribution (3% of gross salary) to PERF.

ARTICLE V
Early Retirement Incentive/VEBA Trust Account

A. **Early Retirement Incentive Plan**

1. Eligibility – To be eligible for the Early Retirement Incentive Plan, an employee:
 - a. must have been employed with the Carmel Clay Schools as a Schedule G employee during the 2002-2003 school year;
 - b. must be projected, as of March 1, 2003, to reach the PERF Rule of 85 by no later than June 30, 2023;
 - c. subsequently must have been employed by Carmel Clay Schools for the complete 10 consecutive school years immediately preceding the effective date of his/her retirement;
 - d. who has the necessary years of service, may receive the Early Retirement Incentive Plan as early as the beginning of the contracted school year (July 1 – June 30) during which he/she will meet the corresponding age eligibility requirements for the PERF Rule of 85;
 - e. must retire within five years after becoming eligible for retirement under the PERF Rule of 85; and
 - f. must submit a letter of resignation to the Superintendent or his/her designee, not later than 60 calendar days prior to the date of retirement. The Superintendent may waive this requirement.
2. Benefit – An employee meeting the eligibility requirements set forth in Section 1, above, shall be entitled to remain on the Carmel Clay Schools' Health, Vision and Dental Insurance Plan until he/she is eligible for Medicare benefits or until the death of the therapist.

- g. The Board shall pay 100 percent (100%) of the premiums to maintain the same type of coverage (i.e. single or family) the employee had at the time of retirement.
 - h. The insurance benefit ends upon death of the employee, or when the employee becomes eligible for Medicare. However, a retired employee's spouse or estate may continue participation in the Corporation's insurance plan(s) subject to the following:
 - 1) until the spouse becomes eligible for Medicare benefits
 - 2) until covered dependents reach the age of majority
 - 3) the spouse pays 102% of the premium(s)
 - 4) in the event the spouse was a Carmel Clay Schools teacher who qualified for the Early Retirement Incentive Plan, the board will pay 100% of the premium until he/she is eligible for Medicare benefits or until the death of the employee
3. Employees who choose to retire under this Early Retirement Incentive Plan will be fully vested with these benefits regardless of any future changes.

B. VEBA Trust Account

1. By no later than August 1, 2003, the Carmel Clay Schools will establish individual VEBA Trust Accounts for all Schedule G employees presently or subsequently employed in certificated positions and **who are not eligible** for the benefits provided in Paragraph A (2), above
 - a. Carmel Clay Schools will deposit an amount equal to 1% of each gross pay into a VEBA account.
 - b. The employee will not vest in this program until the earlier of their retirement under PERF or, their completion of twenty-five years of contracted employment as a therapist in the Carmel Clay Schools, with years of employment counting whether the given therapist was in a paid or unpaid status.

ARTICLE VI **Section 125**

Employees working a minimum of 17.5 hours a week are eligible to participate in the benefits provided by Section 125 of the Revenue Act of 1978.

ARTICLE VII
Matching 403(b) Plan

The Board will provide a 1% of annual salary match to a 403(b) plan which is immediately vested.

ARTICLE VIII
Voluntary/Supplemental Policies

Employees working a minimum of 17.5 hours a week are eligible to participate in various supplemental policies. Including but not limited to life, cancer, accident, short term disability, etc. These policies may also be available for spouses and dependents.

ARTICLE IX
School Closings

Should school close for any reason, employees will receive specific information regarding any adjustments to the specific school year work calendar.

ARTICLE X
Paid Leaves

A. Personal/Family Illness

1. Each employee shall be entitled to be absent from work without loss of compensation due to personal illness, family illness, injury, quarantine or prearranged non-routine medical appointments, as follows:
 - a. Eight (8) days will be granted the first year. Eight (8) days will be granted each year.
 - b. Unused personal illness days shall accumulate and any accumulated days may be used in subsequent years.
 - c. An employee may use a maximum of ten (10) family illness days annually. In the case of a catastrophic illness of a family member, an employee may apply to use any portion of the remainder of his/her accumulated sick leave. Requests must be made in writing to the Director of Human Resources. The letter must include the relationship and name of the relative.
 - 1) All family illness days utilized will be subtracted from personal illness days available to the employee.

- 2) An employee shall be granted leave for illness in the immediate family. Those considered immediate family would be: mother, father, brother, sister, wife, husband, children, grandchildren, or any relative living in the household of the employee. The above leave shall also be granted for mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, aunt, uncle, and grandparents in the event of illness, surgery or accident. The Superintendent may require proof of the illness, surgery or an accident for in-laws, aunts, uncles or grandparents when he/she feels the employee has misused the leave.
- 3) Illness days may be taken in half day segments. One-half (1/2) day shall be deducted when a therapist is absent three and one-half (3 ½) hours or less.
- 4) In the event of chronic or extended absence due to illness, a therapist may be required by the Superintendent or his/her designee to submit a physician's or practitioner's certificate indicating the nature of the illness and certification of the therapist's ability or inability to return to work.

B. Personal Business

Each therapist shall be entitled to four (4) days annually for the transaction of personal business, civic affairs and/or family illness without loss of compensation. Under unusual circumstances, the Superintendent may extend the maximum allowance of personal business days. Any unused days will be added to his/her accumulated sick leave at the end of each school year.

C. Bereavement Leave

1. For a death in the immediate family, a therapist is entitled to not more than five (5) contract days, which do not need to be taken consecutively. These days, to be used for bereavement, shall be granted with full compensation for said leave. If more than one (1) death should occur at the same time in the immediate family, more days may be granted by the Superintendent.

Immediate family is interpreted as spouse, child, parent, brother, sister, grandparent, grandchild, and each similar relationship established by marriage or any person who at the time of death had established the therapist's home as his/her permanent residence.

2. In case of death of any uncle, aunt, first cousin, niece, nephew, or close friend, the therapist is entitled to be absent one (1) day without loss of compensation on the day of the funeral. Two (2) additional travel days shall be granted upon request.

3. In the case of a co-worker or student, arrangements to attend the bereavement services will be determined by the therapist's building principal after consultation with the staff and with the understanding that, under the circumstances, some negative impact on the normal operation of the school program is unavoidable and acceptable.

D. Jury Duty

Jury duty leave with pay will be granted to employees during the time they are absent for such duty. An employee shall pay all jury earnings to the School Corporation within 90 days of the completion of said service. Parking fees, room, meals, and the school approved mileage rate, may be deducted from these earnings upon filing of a signed statement of actual expense. An employee shall not receive more than his/her regular daily rate of pay, excluding incurred expenses.

ARTICLE XI **Extended Leaves of Absence**

A. Maternity Leave

Any employee who is pregnant and is determined to be temporarily disabled by her doctor may use her available sick days during her pregnancy or upon the birth of her child, and extending until her doctor certifies that she is able to return to work. The employee will receive benefits as provided by the Family and Medical Leave Act (FMLA) for up to 12 weeks.

B. Adoption Leave

1. When an employee adopts a child, before or after the adoption s/he shall be entitled to use up to thirty (30) of his/her sick leave days for adoption related activities. Two married employees of the board will be limited to a total of forty (40) days per couple.
2. An employee who adopts a child shall be entitled to an unpaid leave of absence for the remainder of the semester in which the adoption occurs and for no longer than two (2) semesters thereafter, provided that (a) a written request has been submitted to the Superintendent or designee as soon as possible following the teacher having learned the date the adoption is to occur; (b) the notice indicates the expected date of return from leave; and (c) only one spouse of two married employees of the Board may take this unpaid leave at any one time.

C. Miscellaneous Unpaid Leaves

An employee may be granted an unpaid leave of absence not to exceed one (1) year, provided such leave is for one of the following reasons; educational advancement, professional improvement, child care, child rearing or elder care, personal illness or disability, or extended family illness. An employee returning from leave will be provided a full time position. The following shall apply:

1. An employee's request for such leave must be filed with the Superintendent or his/her designee at least 30 days prior to the beginning of such leave
2. For leaves requested on the basis of illness, disability or extended family illness, the Superintendent may require proof of illness.