

AGREEMENT

BETWEEN

ANSONIA BOARD OF EDUCATION

and

**ANSONIA FEDERATION OF
EDUCATIONAL PERSONNEL
AFT LOCAL NO. 3543, AFT-CT, AFL-CIO
(SECRETARIES/NURSES)**

JULY 1, 2016 THROUGH JUNE 30, 2021

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This Agreement is made and entered into by and between the Ansonia Board of Education (hereinafter referred to as the "Board") and the Ansonia Federation of Educational Personnel, AFT Local No. 3543, AFT-CT, AFL-CIO (hereinafter referred to as the "Federation").

ARTICLE I RECOGNITION

Pursuant to elections held under the auspices of the Connecticut State Board of Labor Relations on January 7, 1976 and certification thereafter by said Board, the Board agrees to, and does hereby, recognize the Ansonia Federation of Education Personnel, AFT Local No. 3543, AFT-CT, AFL-CIO, as the bargaining representative for all employees engaged in clerical work, non-teaching nurses, cook-manager, library clerk and dental hygienist (excluding from the above unit the personal secretary to the Superintendent of Schools, part time employees working less than 20 hours per week and seasonal employees working twelve (12) weeks or less per fiscal year) for the purpose of collective bargaining in respect to rates of pay, wages, hours of employment or other conditions of employment.

ARTICLE II MANAGEMENT RIGHTS CLAUSE

It is recognized that the Board has and will continue to retain, whether exercised or not, the sole and unquestioned right, responsibility and prerogative to direct the operation of the Ansonia Public Schools in all its aspects, including but not limited to the following: to determine the type of work to be performed by bargaining unit members; to assign all work to unit members; to decide the methods, procedures and means of conducting the work; to select, hire and demote unit members; to discharge or otherwise discipline any unit member; to promote, transfer and lay off unit members; to decide the need for facilities; to establish or continue policies, practices, and procedures for the conduct of business and the management of operations, and from time to time to change or abolish such policies, practices or procedures. These rights, responsibilities, and prerogatives are not subject to delegation in whole or in part, except the same shall not be exercised in a manner inconsistent with or in violation of the specific terms and provisions of this Agreement.

ARTICLE III FEDERATION MEMBERSHIP

A. All employees covered by this Agreement (hereinafter "employees") shall, as a condition of continued employment, join the Federation or pay to the Federation a service fee. Said service fee shall be equal in amount to that portion of the membership dues of the Federation that is uniformly required of members to underwrite the costs of collective bargaining, contract administration and grievance

adjustment. All of the foregoing sums shall be forwarded to the treasurer of the Federation.

- B. All employees who elect to join the Federation shall sign a membership form and a dues deduction authorization form. Said forms shall continue in effect from year to year unless such employee shall notify the Board and the Federation in writing no later than thirty (30) days prior to the commencement of the school year.
- C. All employees who elect not to join the Federation shall sign an agency fee authorization form by the 15th day of school. Said authorization shall remain in effect for the duration of the employee's employment.
- D. All employees who elect not to join the Federation shall be eligible upon application, to a rebate of that portion of the service fee which is not used for collective bargaining and contract administration.
- E. Any employee who refuses compliance with the stated conditions of employment shall be suspended, without pay, until compliance has been fulfilled.
- F. The Federation shall indemnify and save the Board harmless against all claims, demands, suits, or other forms of liability which may arise by reason of any action taken as a result of this Article. In any such action the Board and the Federation shall select the Board's counsel by mutual agreement.

ARTICLE IV HOURS OF WORK AND OVERTIME

- A. The basic work week shall consist of five (5) consecutive days - Monday through Friday.
- B. All overtime work must have prior approval of the Superintendent or his/her designee except in emergency situations where the Principal may authorize overtime.
- C. The basic work day shall consist of seven (7) hours per day for secretaries (except as set forth in J. below) and nurses and six and one-half (6½) hours for media center clerks.
- D. An employee shall be paid at one and one-half times his/her regular base rate of pay for all work performed by him/her on Saturday or Sunday.
- E. All time worked in excess of seven (7) hours per day shall be paid for as overtime at one and one-half times the employee's base rate of pay; provided,

however, 11 month secretaries who work 38 hours per week shall be paid overtime at time and one-half times the employee base rate of pay for all hours worked in excess of eight (8) hours per day.

- F. Each regularly assigned employee will have a fixed starting time which shall be determined by the Superintendent or his/her designee, based on the needs of the District.
- G. All employees will maintain their regular hours during the work year except that school secretaries, media center clerks and nurses in the elementary, middle and secondary schools will attend evening open house parent conferences as per the following conditions.
 - 1. They shall go home with the teachers and return in the evening at time and one-half (1½).
 - 2. In the schools where there are two (2) secretaries in the school office the most senior secretary will have the option of either staying the regular work day or leaving with the teachers and coming back in the evening at time and one-half (1½). The least senior secretary will do the opposite of the most senior.
 - 3. In the schools where there are three (3) secretaries in the school office, two (2) secretaries will work the regular work day and one (1) will leave with the teachers and return in the evening at time and one-half (1½) with the options being exercised by seniority.
- H. Nurses shall be available to work five (5) additional days before the start of school and five (5) additional days at the end of the school year for the purpose of completing the required paperwork.
- I. Members of the bargaining unit shall be paid a full day's wage on school days when there is an early dismissal or delayed opening. When school is closed on an emergency basis or for inclement weather, bargaining unit personnel will be released at the official closing of school. One member of the bargaining unit may be required to remain in the building for one (1) hour after school closing due to inclement weather on a rotating basis starting with the least senior employee. When school is canceled due to inclement weather prior to the start of the school day, secretaries will have a two (2) hour delay. Within the two (2) hours, the Superintendent may at his/her discretion, contact the Federation president to cancel the workday with full pay for secretaries. The president will then initiate the cancellation phone tree.

- J. School secretaries shall work eleven months per year. The work week for eleven month secretaries shall be 38 hours per week, which hours shall be paid at straight time notwithstanding paragraph E above. Notwithstanding the foregoing, one school secretary at the High School and one school secretary at the Middle School and all Central Office secretaries shall work twelve months per year. In order to select the one High School and one Middle School secretaries who shall work twelve months, the Board shall first seek volunteers from each school by seniority. Such volunteers must be qualified to perform the work required. If the Board cannot fill these positions with volunteers, the least senior qualified secretary in each of the effected schools, shall be required to work twelve months.

ARTICLE V HOLIDAYS

- A. The holiday schedule shall provide for a full day's pay at the employee's base rate of pay for fourteen (14) holidays or days celebrated as such, regardless of the day of the week upon which the holidays fall. The following holidays are included:

New Year's Day	Labor Day
Martin Luther King's Birthday	Columbus Day
Lincoln's Birthday*	Veteran's Day
Washington's Birthday*	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Day before Christmas
Independence Day	Christmas Day

- * Presidents' Day- May be substituted for Lincoln's Birthday and Washington's Birthday, at the sole discretion of the Board. In such case, each employee shall receive a floating holiday to be taken on or after February 1 of the year in which Presidents' Day is celebrated, subject to the following restrictions: (1) the floating holiday shall be taken after 48 hours' advance notice to the immediate supervisor; (2) the floating holiday shall not be used to extend any other three-day (or longer) holiday weekend; and (3) the Superintendent may, in his/her sole discretion, waive any of the foregoing restrictions. Veteran's Day may be a school day at the sole discretion of the Board, in such case, each employee shall receive a floating holiday to be taken during either the spring or holiday recess. In order to be eligible for holiday pay for the Independence Day holiday, the employee must be regularly scheduled to work the week in which the day the holiday is celebrated falls.

- B. In order to be eligible for holiday pay, employees must work the last scheduled workday prior to and the next scheduled workday after such holiday, except

in the case of illness substantiated to the satisfaction of the Superintendent or his designee.

- C. When a holiday falls in a week during which an employee is on vacation, he/she shall receive the holiday pay.

ARTICLE VI VACATIONS

- A. The basic vacation periods with pay shall be as follows:

1.	After 6 months	3 days
2.	After 1 year	1 week
3.	After 2 years	2 weeks
4.	After 8 years	3 weeks
5.	After 14 years	4 weeks
6.	20 years and over	5 weeks

- B. Eligibility shall be July 1st.

- C. Employees shall choose their vacation dates in order of seniority. It is understood that vacation schedules will not be in conflict with necessary office procedures.

- D. The Board shall post a vacation schedule by March 1. The vacation period for all employees shall be between July 1 and June 30. Vacation requests shall be submitted to the Superintendent and shall be subject to his/her approval, which approval shall not unreasonably be withheld. Changes in the vacation schedule may be made only by special approval of the Superintendent of Schools and such requests must be made at least ten (10) days prior to the requested change. Ten month employees shall not schedule vacation on student school days, or on other scheduled workdays. Ten (10) month employees may use vacation days to be paid for snow days.

- E. All vacations must be taken as earned. Vacation days will not be carried over to the following contract year.

- F. Upon the death of an employee any and all accrued vacation time, as designated in 7.A hereinabove, and not taken by the employee as prescribed, shall be paid to the employee's immediate beneficiary or estate. Such payment shall be based on the employee's rate of pay at time of death.

ARTICLE VII SENIORITY

- A. Seniority shall be determined by the total uninterrupted length of service in the school system as a member of the bargaining unit.
- B. Seniority shall not be broken by vacations, sick time, jury duty, suspension or any authorized leave of absence or any call to military service. Employees who resign voluntarily or who may be discharged shall lose all seniority.
- C. The principal factor in reduction in force, recall, bumping and vacancies is seniority, provided that the employee is qualified. Employees who have been laid off shall be permitted to bump the least senior employee within the same classification if they are qualified to perform the work. If there is no employee within the classification who has less seniority, the laid off employee shall be permitted to bump the least senior employee in any lower classification if he/she is qualified to perform the work.
- D. Recall rights shall continue for a period of eighteen (18) months following layoff, or for the length of the employee's service, whichever is less (but in no case less than one year), and shall terminate upon refusal of an offer of re-employment. Failure to respond to a recall offer within seven calendar days following the mailing of a notice of recall rights to the last known address, shall constitute refusal of an offer of re-employment.
- E. If a vacancy occurs in a bargaining unit position it shall be offered to the most senior qualified candidate. The position shall be posted for at least five work days at each school where educational personnel are employed.

ARTICLE VIII HEALTH AND WELFARE BENEFITS

- A. **Basic Plan**
 - 1. Sick leave shall be fifteen (15) days cumulative to 150 days for each eleven and twelve-month employee covered by this Agreement. Sick leave for ten month employees shall be twelve (12) days cumulative to 150 days
 - 2. The Board annually will provide an opportunity for employees to obtain without cost:
 - a. Flu Shot
 - b. Chest X-Ray

- B. From July 1, 2016 to June 30, 2017, the health and dental insurance benefits, including employee premium shares, available to employees on June 30, 2016 will remain in effect. Effective July 1, 2017, the following health and dental insurance coverage will be made available to each eligible employee:
1. A high deductible health insurance plan ("HDHP") as described in Appendix A. The deductibles shall be \$1,500/\$3,000 and shall be funded 50% by the Board into a health savings account ("HSA"), one half of which shall be funded on July 1 and January 1 of each school year.
 2. Anthem dental insurance.
 3. Employees not eligible to participate in the HSA plan set forth in Appendix A may participate in a Health Reimbursement Account ("HRA") with the same deductibles and contributions as the HSA.
- C. Effective July 1, 2018, employees shall contribute fourteen (14%) percent of the cost of health and dental insurance. Effective July 1, 2019, employees shall contribute fifteen (15%) percent of the cost of health and dental insurance. The Board shall pay the remainder of the cost in each year.
- D. Group Term Life Insurance - \$15,000 individual term life insurance (100% of premium paid by the Board).
- E. All employees who are subject to premium sharing, as a condition of enrollment in the foregoing program of health insurance, shall sign and deliver appropriate payroll withholding authorization forms to the Board, authorizing the withholding of the employee's share of insurance premiums from wages, salary and/or stipends. Failure to deliver timely withholding authorization forms shall result in exclusion from the insurance program. Upon receipt of a properly executed payroll withholding authorization form, the Board shall request reinstatement of insurance as soon as practicable, subject to any re-enrollment requirements of the insurance carrier.
- F. The Board shall implement and maintain a "Section 125" Salary Reduction Agreement which shall be designed to permit exclusion from taxable income of the employees' share of health insurance premiums. The Board makes no representations or guarantees as to the initial or continued viability of such a Salary Reduction Agreement, and shall incur no obligation to engage in any form of impact bargaining in the event that a change in law reduces or eliminates the tax-exempt status of employee insurance premium contributions. So long as the Board makes a good faith effort to comply with this paragraph, neither the Federation nor any employee shall make any claim or demand, nor maintain any action against the Board or any of its members or agents for taxes, penalties,

interest or other cost or loss arising from a flaw or defect in the Salary Reduction Agreement, or from a change in law which may reduce or eliminate the employee tax benefits to be derived therefrom.

G. Change of Insurance Carriers

The Board shall have the right to change insurance carriers and/or to self-insure in whole or in part in order to provide the insurance coverages, benefits and administration set forth above, and provided further that coverages which result from the change in carriers and/or self-insurance are equal to or better than the current plan on an overall basis.

The Federation shall be notified in writing prior to ninety (90) days of any intention to change carriers and/or self-insure and shall have a reasonable opportunity to review the proposed changes. Should the Federation and the Board disagree that the changes proposed will provide coverages substantially equal to or better than the coverages, benefits and administration described on an overall basis, the disagreements shall be subject to arbitration as set forth in Article XVI, Section D of this Agreement, before an arbitrator with experience and expertise in insurance matters. The Board and the Federation must agree upon the selection of any arbitrator. If no agreement can be reached, then the arbitrator will be appointed in accordance with the rules of the American Arbitration Association.

H. Insurance Waiver

Employees who participate in the health insurance plans offered by the Board from the start of the 2004/05 school year and who have continuously participated in the health insurance plans since that time may elect effective with the 2005/06 school year to waive, in writing, the health insurance coverage and in lieu thereof receive an annual payment of \$1,000 single; \$2,000 two person; \$2,500 family, from the Board for each year during which the employee continues to elect not to participate in such coverage. Such annual payment will be issued with the last payroll installment for the school year. In order to receive such payment, an eligible employee must complete and submit a form provided by the Board indicating his/her intent not to participate in the Board's insurance coverage, no later than June 1 of each year. Such employees may elect to resume Board provided health insurance coverage upon written notice to the Board. Upon receipt of such notice, insurance coverage shall be reinstated as soon as possible, including waiting periods, which may be prescribed by the applicable insurance carrier. In such event, the employee shall only receive a pro-rated portion of the waiver stipend provided under this Section.

- I. Upon retirement (the time when the employee would be eligible for current pension benefits as defined by the City of Ansonia Pension Plan) each employee shall receive a lump sum payment equal to one quarter of her/his accumulated sick pay.
- J. Retirees will have access to insurance benefits at group rates subject to agreement by the appropriate carrier.
- K. \$1,000 Life Insurance upon retirement (as defined by the City of Ansonia Pension Plan)

ARTICLE IX COMPENSATION FOR INJURY

Any injury or physical disability due to the pursuit of an employee's occupation shall be compensated for in accordance with the Worker's Compensation law of the State of Connecticut.

ARTICLE X PERSONAL LEAVE

- A. **Personal Days:** Basic Plan consists of five days per year for twelve and eleven month employees, or four days per year for ten month employees.
 - 1. Personal days' leave will be granted on written request to the Superintendent or his/her designee for the following reasons:
 - a. Attendance at funerals;
 - b. Attendance at family weddings;
 - c. Attendance at family graduation or religious ceremony;
 - d. Delegate to National Veterans' Organization;
 - e. Legitimate and necessary personal business not including travel for personal or family convenience (the type of business shall be expressed in general terms on the form provided by the Board);
 - f. Religious holidays;
 - g. Snow days, only when school sessions are canceled. All employees shall have this option.
- B. **Funeral Leave:**
 - 1. Death of spouse, child, parent 5 days.

2. Death in immediate family 3 days each time (but in no event more than one day past the date of the funeral).
 3. Immediate family includes: brother, sister, grandmother, grandfather, mother-in-law, father-in-law, stepchild, and grandchild.
- C. All employees shall make all reasonable efforts to plan and conduct such personal business so that it does not conflict with assigned duties.
- D. Personal leave shall not be cumulative from year to year. At the end of each calendar year members of the bargaining unit shall be compensated, at their base rate of pay, for all unused personal leave for that particular calendar year.

ARTICLE XI JURY DUTY

Any employee who is called for jury duty shall receive the necessary leave to fulfill this legal obligation. This leave shall not be deducted from sick leave or from personal days. The employee who is called to fulfill this obligation shall be compensated at the full rate of pay with no deduction for the cost of a substitute. On the 6th day and days thereafter, the employee will sign over the compensation check for jury duty to the Board. The employee may request the Superintendent to seek a deferral from jury duty. A juror service certificate indicating that jury duty was served must be submitted in order to receive compensation under this provision.

ARTICLE XII DISMISSAL

- A. The Board may immediately discharge, suspend without pay, or otherwise discipline employees for just cause. This shall not prevent dismissal or suspension for a single act of serious misconduct which constitutes just cause.
- B. All disciplinary notices must be in writing to the employee and to the Federation.

ARTICLE XIII LEAVES OF ABSENCE

Subject to the approval of the Board, an employee may be granted a leave of absence without pay or benefits for no more than one (1) year (except as may be required pursuant to a Family and Medical Leave request) upon written request for the following reasons:

A. Health reason upon written statement from a physician; any employee taking such a leave shall, upon request, submit to an examination by a physician retained by the Board for the purpose of making a determination that such a leave is necessary.

B. Personal reasons.

C. Maternity Leave:

Disability leave shall be available for such reasonable period of time as a female employee is determined by her physician or by a physician retained by the Board to be disabled from performing the duties of her job because of pregnancy or conditions attendant thereto. Any female employee taking pregnancy leave shall, upon request, submit to an examination by a physician retained by the Board for the purpose of making such determination. Any available sick leave shall be used from the first day of such absence.

D. Childrearing Leave:

1. Employees may be entitled, upon written request submitted to the Superintendent, to a leave without pay for purposes of child-rearing. Such written notice shall be submitted to the Superintendent ninety (90) days prior to the commencement of such leave and shall be submitted prior to any taking of pregnancy leave as set forth above.
2. The minimum period of such leave shall be the remainder of any school year in which any leave is taken pursuant to the pregnancy leave as set forth above or child-rearing leave, whichever shall occur first.
3. The employee shall give the Superintendent written notice of his/her voluntary termination of such maternity and/or child-rearing leave at least ninety (90) days in advance of such termination. Upon voluntary termination of such leave, the employee shall receive the first vacant position for which he/she is qualified.
4. An employee returning from maternity and/or child-rearing leave will be placed in the most appropriate assignment available.
5. In the event the employee fails to accept employment in said offered available position(s), the obligation of the Board under this Section shall terminate.

- E. Family leave shall be permitted consistent with Federal law, unless additional benefits are expressly provided by for herein.
- F. Leaves taken pursuant to this Article shall, where applicable, be considered leave under the Federal Family and Medical Leave Act. Employees may be required by the Board to utilize any paid leave available during such leaves of absence.

ARTICLE XIV SAVE HARMLESS CLAUSE

The obligation of the Board to protect and save harmless its employees in damage suits is provided for in §10-235 of the General Statutes.

ARTICLE XV CLASSIFICATIONS

The following are the classifications for positions in the school system:

- I.
 - a. Account Secretary/Central Office
 - b. Secretary to the High School Principal
 - c. Special Education Secretary/Substitute Secretary to the Superintendent
 - d. High School Student System Secretary
- II.
 - a. Central Office Secretary
 - b. School Secretary
 - c. Media Center Secretary
- III. Nurse/Health Personnel
- IV. Media Clerk/Secretary

ARTICLE XVI GRIEVANCE AND ARBITRATION PROCEDURE

A grievance is hereby defined to be any controversy, complaint, misunderstanding, or dispute concerning the interpretation or application of any provision of this Agreement. Any such grievance arising between the Board and the employee shall be settled in the following manner:

A. STEP 1 - Informal Procedure

If an employee believes that he/she has a grievance, he/she shall discuss the grievance informally with the building principal, or in the case of Central Office, his/her immediate supervisor.

B. STEP 2 - Superintendent

If the matter cannot be resolved informally, the grievant or grievants must, within twenty (20) calendar days from the date on which the grievant knew or should have known of the act or condition complained of, present to the President of the Federation and to the Superintendent, a written grievance specifying the nature of the grievance and the section of the contract that is claimed to have been violated. If a satisfactory adjustment is not effected with the Superintendent within ten (10) calendar days from receipt of the written grievance, such written grievance may proceed to Step 3.

C. STEP 3 - Board

If the matter cannot be resolved satisfactorily at Step 2, the employee may file the written grievance with the Board, or a committee thereof, within fourteen (14) calendar days from the failure to resolve the grievance at Step 2. The Board (or a committee thereof) shall schedule a hearing with the grievant and appropriate representatives of the Federation within twenty (20) calendar days from receipt of a request for such hearing. The Board (or a committee thereof) shall inform the grievant and the Federation Field Representative of its decision in writing within fourteen (14) calendar days following conclusion of the grievant's hearing. Any agreement settling the grievance shall be reduced to writing and signed by the parties.

D. STEP 4 - Arbitration

If a settlement of the grievance has not been effected at Steps One through Three, only the Board or Federation may process the grievance to arbitration by submitting it to the American Arbitration Association (AAA), with a copy to the other party within fourteen (14) calendar days from receipt of a decision at Step Three. The AAA shall hear the grievance under its rules and regulations and its decision shall be final and binding upon the Board, the Federation and the employees to the extent provided by law.

E. Time Limits

1. Since it is important that grievances be processed as rapidly as possible, the number of days indicated at each step shall be considered as a maximum. The time limits specified may, however, be extended by

written agreement of the Federation and the appropriate administrator or Board representative.

2. If an employee does not file a grievance in writing within twenty (20) days after he/she knows, or should have known, of the act or conditions on which the grievance is based, then the grievance shall be considered to have been waived.
3. Failure by the grievant at any level to appeal a grievance to the next level within the specified time limits shall be deemed to be acceptance of the decision rendered at that level.
4. Failure by the administrator/Board involved to render a decision within the specified time limits shall be deemed to be a denial of the grievance submitted.

ARTICLE XVII NURSES

- A. The Board and Federation agree that every reasonable effort shall be made that nurses are provided equipment, adequate supplies, and a place for conducting necessary testing.
- B. Nurses shall receive an insurance allowance of up to \$440 to be used to purchase medical malpractice insurance for a four (4) year period. The employee shall provide proof of insurance coverage to the Board. Upon termination of employment, the policy will be canceled and the Board reimbursed the unused portion of the premium.
- C. One traveling nurse shall receive an annual stipend of \$300 for a car allowance. All other nurses who are required to use their vehicles for business travel shall be reimbursed at the published IRS mileage rate upon submission of a timely mileage report.
- D. Nurses shall be allowed to attend conferences, workshops, courses, etc., necessary for the taking of continuing credits in order to maintain their professional standards. Such conferences, workshops, courses, etc., shall be subject to the approval of the Superintendent or his/her designee. The Board shall pay or reimburse said nurses the necessary fees associated with attendance at said conferences, workshops, courses, etc.
- E. The Nursing Supervisor shall receive an annual stipend of \$2,750 for performing the duties of the Nursing Supervisor.

**ARTICLE XVII
MISCELLANEOUS**

- A. Personnel covered by this Agreement shall be given the option to receive pay on an annualized basis in twenty-six (26) equal payments.
- B. Elementary secretaries who volunteer to work on teacher in-service days shall rotate such duties on the basis of seniority. In the absence of sufficient volunteers, teacher in-service duties shall be assigned to the secretary from the school in which such duties are required.
- C. The Board may provide 1½ in-service days for twelve month employees and the media clerk/secretary which are directly related to the employees' job responsibilities. Attendance at such in-service days shall be mandatory. Training for media clerk/secretaries shall be directly related to advancements in technology utilized in their positions. In-service training generally shall be provided at the direction of the school administration on the premises of the Ansonia Public Schools. All such in-service training shall be subject to authorization by the Superintendent and shall be subject to budgetary constraints.

**ARTICLE XIX
DURATION**

This Agreement shall be effective July 1, 2016 and shall terminate on June 30, 2021. Nothing herein shall have retroactive effect (except wages) unless specifically stated in writing.

Dated at Ansonia, Connecticut the 19th day of December, 2016.

For the Board

For the Federation

By: _____



WILLIAM C. NIMONS
President

By: _____

Lida Princeralli
President Local 3543

Appendix A

High Deductible Healthcare Plan/ Health Savings Account (Effective July 1, 2017)

Lumenos HSA Plan Summary

The Lumenos HSA plan is designed to empower you to take control of your health as well as the dollars you spend on your health care. Take control of the benefits for yourself and your family. You'll plan your health care dollars to spend your way. And you'll benefit from having your plan to support your health.

Your Lumenos HSA Plan

<p>First, let your HSA do your heavy lifting.</p> <p>Health Savings Account</p> <p>With the Lumenos Health Savings Account (HSA), you can contribute to the account for yourself and your family. Others may also contribute on your behalf. Your account can be used to pay for qualified health care expenses tax-free. Contributions can be made until the end of the year.</p>	<p>Contributions to Your HSA</p> <p>For 2017, contributions can be made in increments up to the following limits:</p> <ul style="list-style-type: none"> \$3,600 Individual coverage \$7,200 Family coverage <p>For 2018, these limits apply to all Lumenos HSA plans and will increase.</p>
<p>Plus, take control of your health.</p> <p>Preventive Care</p> <p>100% coverage for preventive care services, including but not limited to: annual physical exams, preventive care services, and more. No cost-sharing is required for these services.</p>	<p>Preventive Care</p> <p>No cost-sharing for 100% of out-of-pocket costs for you or any family member for preventive care services from an in-network provider. If you choose to go to an out-of-network provider, your deductible or the annual health care dollar limit will apply.</p>
<p>Then, take control of your health.</p> <p>Your Choice Response</p> <p>The Lumenos Health Savings Account (HSA) plan gives you the choice to select your own health care providers. You can choose to go to an in-network provider or an out-of-network provider. If you choose to go to an out-of-network provider, your deductible or the annual health care dollar limit will apply.</p>	<p>Then, take control of your health.</p> <p>Choice</p> <p>The Lumenos Health Savings Account (HSA) plan gives you the choice to select your own health care providers. You can choose to go to an in-network provider or an out-of-network provider. If you choose to go to an out-of-network provider, your deductible or the annual health care dollar limit will apply.</p>
<p>Finally, take control of your health.</p> <p>Additional Protection</p> <p>For your peace of mind, we'll make sure you spend out of your pocket is low. Once you reach the amount, the plan pays 100% of the cost for covered services for the remainder of the plan year.</p>	<p>Finally, take control of your health.</p> <p>Additional Protection</p> <p>For your peace of mind, we'll make sure you spend out of your pocket is low. Once you reach the amount, the plan pays 100% of the cost for covered services for the remainder of the plan year.</p>
<p>And, take control of your health.</p> <p>Earn Rewards</p> <p>What's special about your Lumenos HSA plan is that you may earn extra dollars to spend on qualified health care services. It's how your Lumenos plan rewards you for taking steps to improve your health.</p>	<p>Earn Rewards</p> <p>If you do this:</p> <ul style="list-style-type: none"> Make 100% of your health care payments with your HSA card Make 100% of your health care payments with your HSA card Complete your health care plan <p>You can earn:</p> <ul style="list-style-type: none"> Up to \$200 Up to \$150 Up to \$200

If you have questions, please call toll-free 1-888-224-4895.

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Appendix A

High Deductible Healthcare Plan/ Health Savings Account



Lumenos HSA Plan Summary

Floating Friends

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Summary & Covered by News

1. **Product:** The product is a book titled "The American Cancer Society's Guide to Cancer Prevention: A Practical Guide to Cancer Prevention." It is a hardcover book with 160 pages, published by the American Cancer Society.

2. **Price:** The price of the book is \$14.95.

3. **Quantity:** The quantity of the book is 1.

4. **Weight:** The weight of the book is 1.5 pounds.

5. **Dimensions:** The dimensions of the book are 9.5 inches by 6.5 inches by 1.5 inches.

6. **ISBN:** The ISBN of the book is 0-7320-1000-0.

7. **Author:** The author of the book is the American Cancer Society.

8. **Editor:** The editor of the book is the American Cancer Society.

9. **Reviewer:** The reviewer of the book is the American Cancer Society.

10. **Comments:** The book is a practical guide to cancer prevention, providing information on how to reduce the risk of cancer. It covers topics such as diet, exercise, and smoking. The book is written in a clear and concise style, making it easy to read. It is a valuable resource for anyone interested in cancer prevention.

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THE UNIVERSITY OF CHICAGO PRESS

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CHICAGO'S WOMEN ARE 12, INCLUDING MARY ANN MURPHY

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immunizations

HEPES

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Explanatory Textual Paragraph (ETP)

100015 [En] En. 1982.

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FLYING *by* **Michael Ondaatje**

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Newsies: Home, Rate by 100

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STUCKY, S. M. 1973. Insectary rearing of the Asian citrus psyllid.

1. General (a) Country (b) Source (c) Access
 2. Object (a) Topic (b) Keywords (c) Index
 3. Method (a) Procedure (b) Results (c) Conclusion

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PERIODICALS SECTION

Human Papilloma Virus

If you have questions, please call toll-free 1-888-224-4896.

Appendix A

High Deductible Healthcare Plan/ Health Savings Account



Lumenos HSA Plan Summary

The Lumenos HSA plan is designed to empower you to take control of your health care costs. You'll have a pool of funds to use for your health care needs. The plan also includes a Health Savings Account (HSA) to help you save for future health care costs. You can use the HSA to pay for qualified medical expenses, and the funds roll over from year to year. You can also use the HSA to pay for health care expenses that are not covered by your plan, such as dental and vision care. And you can use the HSA to pay for health care expenses that are not covered by your plan, such as dental and vision care.

Your Lumenos HSA Plan

<p>First, Use Your HSA Money to Cover Expenses</p> <p>Health Savings Account</p> <p>With the Lumenos HSA plan, you can contribute up to \$3,600 per year (\$7,200 for families) to your HSA. The funds in your HSA can be used to pay for qualified medical expenses, such as deductibles, copayments, and coinsurance. You can also use the HSA to pay for health care expenses that are not covered by your plan, such as dental and vision care. And you can use the HSA to pay for health care expenses that are not covered by your plan, such as dental and vision care.</p>	<p>Contributions to Your HSA</p> <p>For 2021, contributions to your HSA are limited to the following:</p> <ul style="list-style-type: none"> \$3,600 for individual coverage \$7,200 for family coverage <p>Your HSA funds will carry over from year to year. There is no "use it or lose it" rule.</p>
<p>Next, To Help Pay Your Health Care Expenses</p> <p>Preventive Care</p> <p>Preventive care is covered at 100% of the cost. This includes annual physical exams, flu shots, and other preventive services. You can also use your HSA funds to pay for preventive care that is not covered by your plan, such as dental and vision care.</p>	<p>Preventive Care</p> <p>Preventive care is covered at 100% of the cost. This includes annual physical exams, flu shots, and other preventive services. You can also use your HSA funds to pay for preventive care that is not covered by your plan, such as dental and vision care.</p>
<p>Then, Your Deductible Applies</p> <p>The deductible is the amount you must pay out of pocket before your health plan begins to pay. For 2021, the deductible is \$1,200 for individual coverage and \$2,400 for family coverage. Once you meet your deductible, your health plan will begin to pay for qualified medical expenses. You can use your HSA funds to pay for your deductible, and the funds will roll over from year to year.</p>	<p>Deductible</p> <p>The deductible is the amount you must pay out of pocket before your health plan begins to pay. For 2021, the deductible is \$1,200 for individual coverage and \$2,400 for family coverage. Once you meet your deductible, your health plan will begin to pay for qualified medical expenses. You can use your HSA funds to pay for your deductible, and the funds will roll over from year to year.</p>
<p>After That, Your Health Coverage Kicks In</p> <p>Your health plan will begin to pay for qualified medical expenses after you meet your deductible. For 2021, the out-of-pocket maximum is \$5,000 for individual coverage and \$10,000 for family coverage. Once you reach the out-of-pocket maximum, your health plan will pay 100% of the cost of qualified medical expenses. You can use your HSA funds to pay for your out-of-pocket maximum, and the funds will roll over from year to year.</p>	<p>Out-of-Pocket Maximum</p> <p>Your health plan will begin to pay for qualified medical expenses after you meet your deductible. For 2021, the out-of-pocket maximum is \$5,000 for individual coverage and \$10,000 for family coverage. Once you reach the out-of-pocket maximum, your health plan will pay 100% of the cost of qualified medical expenses. You can use your HSA funds to pay for your out-of-pocket maximum, and the funds will roll over from year to year.</p>
<p>Additional Protection</p> <p>For 2021, the out-of-pocket maximum is \$5,000 for individual coverage and \$10,000 for family coverage. Once you reach the out-of-pocket maximum, your health plan will pay 100% of the cost of qualified medical expenses. You can use your HSA funds to pay for your out-of-pocket maximum, and the funds will roll over from year to year.</p>	<p>Out-of-Pocket Maximum</p> <p>Your health plan will begin to pay for qualified medical expenses after you meet your deductible. For 2021, the out-of-pocket maximum is \$5,000 for individual coverage and \$10,000 for family coverage. Once you reach the out-of-pocket maximum, your health plan will pay 100% of the cost of qualified medical expenses. You can use your HSA funds to pay for your out-of-pocket maximum, and the funds will roll over from year to year.</p>
<p>At Last, Earn Rewards</p> <p>When you enroll in the Lumenos HSA plan, you may earn rewards for using your HSA funds. For 2021, the rewards are as follows:</p> <ul style="list-style-type: none"> Up to \$200 for individual coverage Up to \$400 for family coverage 	<p>Earn Rewards</p> <p>When you enroll in the Lumenos HSA plan, you may earn rewards for using your HSA funds. For 2021, the rewards are as follows:</p> <ul style="list-style-type: none"> Up to \$200 for individual coverage Up to \$400 for family coverage

If you have questions, please call toll-free 1-888-224-4896

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Appendix A High Deductible Healthcare Plan/ Health Savings Account

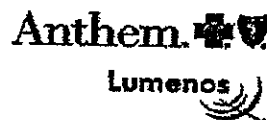


Lumenos HSA Plan Summary

This summary is a brief outline of the benefits and coverage provided under the Lumenos plan. It is not intended to be a complete list of the benefits of the plan. This summary is for a full year in the Lumenos plan. If you join the plan mid-year or have a qualified change of status, your actual benefit level may vary.

When you redeem your Health Rewards dollars for a gift card, the amount of the gift card is considered taxable income to you. You should contact a tax advisor for guidance on tax issues.

Additional limitations and exclusions may apply.



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Appendix B Wage Schedules

Step	Effective, July 1, 2016 G.W.I.				2.00%
	I	II	III	IV	
2	\$17.89	\$15.83	\$25.13	\$15.48	
3	\$19.69	\$17.64	\$26.96	\$17.28	
4	\$23.82	\$21.40	\$32.15	\$21.03	

Employees not at Step 4 on June 30, 2016 will move one (1) step closer to Step 4 on July 1, 2016.

Step	Effective, July 1, 2017 G.W.I.				2.00%
	I	II	III	IV	
3	\$20.08	\$17.99	\$27.50	\$17.63	
4	\$24.30	\$21.83	\$32.79	\$21.45	

Employees not at Step 4 on June 30, 2017 will move one (1) step closer to Step 4 on July 1, 2017

Effective, July 1, 2018 G.W.I.					2.00%
I	II	III	IV		
\$24.79	\$22.27	\$33.45	\$21.88		

Effective, July 1, 2019 G.W.I.					2.00%
I	II	III	IV		
\$25.29	\$22.72	\$34.12	\$22.32		

Effective, July 1, 2020 G.W.I.					2.00%
I	II	III	IV		
\$25.80	\$23.17	\$34.80	\$22.77		

Appendix C
Longevity

After ten (10) years of service	\$250
After fifteen (15) years of service	\$450
After twenty (20) years of service	\$700

Payable the first (1st) payroll in December of each year.