

WINDSOR LOCKS BOARD OF EDUCATION

AND

**WINDSOR LOCKS TEACHERS'
ASSOCIATION**

July 1, 2025 – June 30, 2028

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ARTICLE 1

PREAMBLE

A. This Agreement is made and entered into by and between the Windsor Locks Board of Education (hereinafter referred to as the "Board") and the Windsor Locks Teachers' Association (hereinafter referred to as the "Association") pursuant to Connecticut General Statutes §10-153d to fix for its term the salaries and other conditions of employment and to encourage and abet effective, harmonious working relations between the Board and the professional staff in order that the cause of public education may best be served.

B. Except as is otherwise specifically provided in the Agreement, as the same may be amended from time to time, it is recognized that the Board of Education has and will continue to retain, whether exercised or not, the right, responsibility and prerogative and the duty under the General Statutes of Connecticut, to direct the operation of the public schools of the Town of Windsor Locks, including, but not limited to, the following: to give the children of the Town as nearly equal advantages as may be practicable, to decide the need for school facilities, to determine the need for summer school, shall have the care, maintenance, and operation of buildings, to determine the number, age, and qualifications of pupils admitted to each school, to employ and dismiss teachers, to designate the schools which shall be attended by various children, to prescribe rules for the management, studies, classification and discipline of the public schools, prescribe the textbooks to be used, maintain schools for at least one hundred eighty (180) days, to set the school hours, to expend funds in its sole discretion according to statutes which require that the Board may not exceed appropriations and to employ certified teachers and additional qualifications as may be required.

ARTICLE 2

RECOGNITION

A. The Board hereby recognizes the Association as the exclusive representative of the "teachers' unit," as defined in Section 10-153b of the Connecticut General Statutes.

B. Unless otherwise indicated, the term "teacher" when used in this Agreement shall refer to all employees in the above unit.

ARTICLE 3

GRIEVANCE PROCEDURE

A. Purpose

The purpose of this procedure is to promptly secure, at the lowest possible administrative level, equitable solutions to problems which may arise affecting the working conditions of teachers. Both parties agree that proceedings shall be kept as confidential as is appropriate.

B. Definitions

1. "Grievance" shall mean a claim by a teacher or a group of teachers that there has been a violation, misinterpretation or misapplication of (a) the provisions of this Agreement, or (b) written policies of the Board of Education and their administrative staff; provided, however,

grievances filed under (b) above may only be processed up to the Board level, and may not be submitted to arbitration under Section E.4 below.

2. "Teacher" shall mean any certificated professional employee within the teacher unit and may include a group of teachers similarly affected by a grievance.

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

4. "Days" shall mean days on which school is in session during the school year, and shall mean Monday through Friday (excluding holidays) during the summer vacation period when both parties in interest are available, unless specifically indicated otherwise herein.

C. Time Limits

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 parties in interest.

D. Informal Procedures

1. If a teacher feels that he/she may have a grievance, he/she shall first discuss the matter with his/her immediate supervisor in an effort to resolve the problem informally.

2. If the teacher is not satisfied with such disposition of the matter, he/she shall have the right to have the Association assist him/her in further efforts to resolve the problem informally with the principal or other appropriate administrator.

E. Formal Procedure

1. Level One - School Principal

(a) If the teacher is not satisfied with the outcome of the informal procedures, he/she shall present his/her claim as a written grievance to his/her principal or other appropriate administrator within twenty (20) school days, or thirty (30) calendar days in the summer, after he/she first knew or should have known of the act or condition upon which the grievance is based.

(b) The principal shall, within five (5) days after receipt of the written grievance, render his/her decision in writing, stating that the grievance is either upheld or denied, with copies given to the teacher, the President of the Association (unless a written request is made by the teacher not to send the Association a copy) and the Superintendent of Schools.

2. Level Two - Superintendent of Schools

(a) If the aggrieved teacher is not satisfied with the disposition of his/her grievance at Level One, he/she may, within five (5) days after the date of receipt of the decision, or within ten (10) days after his/her formal presentation, whichever occurs first, file his/her written grievance with the Association for referral to the Superintendent of Schools.

(b) The Association shall, within ten (10) days after receipt, refer the grievance to the Superintendent.

(c) The Superintendent shall, within twenty (20) days after receipt of the referral, meet with the aggrieved teacher and with representatives of the Association for the purpose of resolving the grievance.

(d) The Superintendent shall, within ten (10) days after the hearing, render his/her decision and the reasons therefore in writing to the aggrieved teacher and to the Association.

3. Level Three - Board of Education

(a) If the aggrieved teacher is not satisfied with the disposition of his/her grievance at Level Two, he/she may, within five (5) days after the decision, or within ten (10) days after the hearing, whichever occurs first, file the grievance with the Association for appeal to the Board of Education.

(b) The Association shall, within ten (10) days after receipt, refer the appeal to the Board of Education.

(c) The Board of Education, or a Committee thereof, shall, within thirty (30) days after receipt of the appeal, meet with the aggrieved teacher and with representatives of the Association for the purpose of resolving the grievance.

(d) The Board, or a Committee thereof, shall, within ten (10) days after such meeting, render its decision and the reasons therefore in writing to the aggrieved teacher, with a copy to the Association. The Board's decision as to grievances defined in Paragraph B(1)(b) shall be final.

4. Level Four - Arbitration

(a) If the aggrieved teacher is not satisfied with the disposition of his/her grievance as defined in Paragraph B (1)(a) at Level Three, he/she may, within five (5) days after the decision, or within ten (10) days after the Level Three hearing, whichever occurs first, request in writing to the President of the Association that his/her grievance be submitted to arbitration.

(b) The Association may, within ten (10) days after receipt of such request, submit a grievance as defined in Paragraph B(1)(a) to arbitration by so notifying the Board in writing.

(c) The Chairman of the Board and the President of the Association shall, within ten (10) days after such written notice, jointly select a single arbitrator who is an experienced and impartial person of recognized competence. If the parties are unable to agree upon an arbitrator within ten (10) days, the American Arbitration Association shall immediately be called upon to select the single arbitrator.

(d) The arbitrator selected shall review the record of prior hearings and shall hold such further hearings with the aggrieved teacher and other parties in interest, as he/she shall deem requisite. The arbitrator shall be limited to the specific terms of this Agreement and shall have no power to add to or delete from, or modify in any way any of the specific terms of this Agreement.

(e) The arbitrator shall render his/her decision in writing to all parties in interest, setting forth his/her findings of fact, reasoning and conclusions on the issue submitted. The arbitrator's decision shall be final and binding on both parties.

(f) The costs for the services of the arbitrator shall be borne equally by the Board and the Association.

F. Rights of Teachers To Representation

1. No reprisals of any kind shall be taken by either party or by any member of the Administration against any participant in the grievance procedure by reason of such participation.

2. Any party in interest may be represented at Levels Two and Three of the formal grievance procedure by a person of his/her own choosing, except that he/she may not be represented by a representative or an officer of any teacher organization other than the Association. When a teacher is not represented by the Association, the Association shall have the right to be present and to state its views at all stages of the procedure.

3. The Association may, if it so desires, call upon the professional services of the Connecticut Education Association for consultation and assistance at any stage of the procedure. The Board may call upon any professional services they desire.

G. Miscellaneous

1. All documents, communications and records dealing with the processing of a grievance shall be filed separately from the personnel files of the participants.

2. Forms for filing and processing grievances, and other necessary documents, shall be prepared by the Superintendent, with approval of the Association and made available through the Association, so as to facilitate operation of the grievance procedure.

3. On a grievance filed on or about June 1, it is the intent of both parties to shorten stated timetables for processing various levels to resolve the grievance by the last day of school.

4. Every attempt will be made by both parties to resolve all grievances by the close of school.

5. If the grievance occurs as the result of an action of other than the teacher's immediate supervisor, or the grievance affects a group or class of teachers, the grievance may be processed immediately at the Superintendent's level.

ARTICLE 4 SCHOOL YEAR

The School Board shall finalize the school calendar each year, giving due consideration to the suggestions in a proposed calendar as approved by the Association and presented by December 1.

ARTICLE 5 EMPLOYMENT YEAR

A. Teacher Employment Year

The teacher employment year shall consist of one hundred eighty-six (186) days except for new personnel. One hundred eighty-one (181) days shall be student school days. The five (5) additional days shall consist of three (3) days scheduled prior to the student school year, inclusive of the equivalent of one (1) full day that shall be designated as teacher-directed time, and the other four (4) days shall be used for professional development. These days shall be scheduled by mutual agreement between the Administration and the WLTA, however, the teacher-directed time shall be scheduled at the discretion of the Administration, over the three (3) days prior to the start of the student school year in blocks of no less than two hours and before parent visits are scheduled. Non-instructional days (i.e. professional development) shall not occur on Saturdays or Sundays.

In addition to the foregoing, new personnel shall be required to attend orientation sessions and/or staff development training for up to three (3) days prior to the start date of returning staff.

Should the Board increase the length of the teachers' employment year, it shall negotiate over the impact of such increase, if any, upon members of the bargaining unit. If the parties do not reach agreement in such negotiations after forty (40) school days they shall submit the question to binding arbitration according to procedures they shall develop by mutual agreement, or failing agreement, under the procedures of the American Arbitration Association.

The beginning date of the contract year for salary purposes shall be the date that required pre-school or orientation session(s) begin.

In addition to these required workdays a teacher shall be required to fulfill all professional responsibilities in connection with the start and the close of the school year, including but not limited to classroom, course and lesson preparation at the start of the school year.

ARTICLE 6 WORKDAY

A. The teachers' workday shall be seven (7) hours and ten (10) minutes. Teachers shall not be required to report earlier than fifteen (15) minutes before the start of the student school day, except for early morning duty, and shall not be required to remain longer than ten (10) minutes after the close of school, except for detention. Teachers shall not be required to stay longer than one (1) hour after school on scheduled club meeting afternoons.

B. If in any school, one thirty (30) minute session of extra help per week is set aside outside the normal school day as defined in Article 6(A), before or after school, such time shall be mutually agreeable to the Building Administrator and each teacher.

C. Unless specifically noted herein, neither the length of the school day nor the limitations set forth in Paragraphs A and B above shall be changed without notice to and negotiation over the impact with the Association. Should the Board change said limitations or change the length of the school day from the times in effect at the end of the preceding school year, it shall negotiate with the Association over the impact of such change, if any, on the members of the bargaining unit. If the parties do not reach agreement in such negotiations after forty (40) school days, they shall submit the question of impact to binding arbitration according to procedures they shall develop by mutual agreement, or, failing agreement, under procedures of the American Arbitration Association.

D. The foregoing limitation shall not relieve teachers of the duty to furnish adequate help outside of class to students desiring and needing such extra help and shall not relieve teachers of their duties in connection with parental conferences on an appointment basis scheduled by the teacher.

ARTICLE 7 AFTER SCHOOL MEETINGS AND DUTIES

A. Teachers are not required to remain after school involuntarily for longer than one (1) hour beyond the end of the normal workday to attend the following staff meetings:

1. General staff meetings or other meetings called by the Superintendent of Schools.
2. Specific day of each month building meetings.
3. Subject field groups, grade level groups or special groups authorized by the Superintendent of Schools.

B. In any case, teachers shall not be required to remain involuntarily for more than three (3) meetings per month.

C. Teachers shall be expected to be present at Open House except under unusual circumstances. At the high school, teachers shall be expected to attend a second Open House, one (1) hour in length, as long as Block Scheduling remains in effect.

D. Teachers shall be available for evening conferences with parents on one (1) date in the fall and one (1) date in the spring, each lasting no longer than three (3) hours in duration. The Superintendent shall designate the evenings on which each school will be open for this purpose. The Superintendent shall inform the Association President of the evenings proposed for such purposes and give the Association an opportunity to comment prior to finalizing the dates.

E. At the elementary school level, classroom teachers shall coordinate these conferences in consultation with other instructional staff. At the middle and high school level, Advisory teachers shall coordinate these conferences according to the following:

1. In-person, student-led conference shall be defined as:
 - (a) The student, parent/guardian, and teacher are present together in the same room, OR
 - (b) The student and teacher are present and the conference is conducted through a videoconferencing medium (such as “FaceTime” or “Skype”), OR
 - (c) If the student’s parent/guardian is unable to be “present” as required by 1 or 2, the student and teacher are present and the teacher digitally records their conference and shares it with the parent and asks for feedback from the parent.
2. Email communications and telephone conferences that occur between the parent and the teacher are communications that occur outside of the in-person, student-led conference and shall not be considered a substitute for the in-person, student-led conference.
3. Teachers who are unable to reach parents/guardians for one or some of their students, as proven by a recorded log of all communications and invitations to the conference, shall share this information with their evaluator. who will assist the teacher in making contact with the parent/guardian who have not been reached.
4. A district wide early release shall be offered once in the fall and once in the spring to accommodate conferences.

F. At least every other year, a teacher will serve on a committee or engage in work aimed at improving outcomes for students and/or the school/district community. Examples of Committees may include but may not be limited to. Curriculum, school-based Governance, School Climate, Scientific Research-Based Interventions; these committees must meet at least monthly. Individual work endeavors may include, but may not be limited to, Coordination of Names Can Really Hurt Us, Shattered Dreams. and/or other special academic or climate programs for which the teacher volunteers his/her time. Teachers must receive administrative approval for individual work endeavors and shall document their individual work endeavor experience in their Professional Growth Plan, which must demonstrate at least ten (10) hours of time worked on the individual endeavor. Teachers who serve on a committee shall document such in their Professional Growth Plan. During the second year of participation in the State Department of Education TEAM program, teachers who are being mentored (protégés) shall be excused from serving on such committees and/or conducting individual work endeavors.

ARTICLE 8

EXTRA PAY FOR EXTRA DUTY

A. Extra duty for which extra compensation shall be paid (including sports, clubs and other activities, and other stipend work) are listed below and in Appendix B. The amounts of such compensation are set forth in Appendix B which is attached hereto and made a part of this Agreement.

1. Serving on district-wide committees and/or attending district-wide meetings, subject to annual budget constraints.

2. Supervision of special scheduled events that take place outside of regular school hours (including supervision of afterschool activities not outlined in Appendix B).

3. Saturday Detention.

4. Required professional learning on Saturdays as determined by the Superintendent.

5. Curriculum writing that occurs after school hours (including weekends and summers).

6. Tutorial homebound instruction.

7. Summer school instruction.

8. Advanced placement tutorial outside of the school day.

9. Saturday Academy.

B. Such positions shall be assigned by the administrator in charge of said events. Every effort will be made to fill such duties on a voluntary basis. Teachers who desire such assignments should notify their principal that they are interested in the positions.

ARTICLE 9 DUTY FREE LUNCH

All teachers shall have a thirty (30) minute duty-free lunch period, exclusive of transition time.

ARTICLE 10 CLASS SIZE

A. In the primary grades (k-2) at the elementary level, the Board of Education will make every reasonable effort to maintain a class size not to exceed twenty-five (25) students.

B. In the intermediate grades (3-5) at the elementary level, the Board of Education will make every reasonable effort to maintain a class size not to exceed twenty-five (25) students.

C. At the secondary level (6-12), with the exception of classes in band, chorus, physical education, work experience, and study halls, the Board of Education will make every reasonable effort to maintain a class size not to exceed twenty-five (25) students.

D. In the area of special education as defined in Section 10-76 of the General Statutes, the Board of Education will make every reasonable effort to maintain a class size not to exceed fifteen (15) students.

E. At the secondary level in classes designated as remedial courses, the Board of Education will make every reasonable effort to maintain a class size not to exceed fifteen (15) students.

F. Special attention to class size will be given wherever special education students are mainstreamed into regular classes.

G. The parties agree to immediately meet and discuss any safety concerns raised by the Association related to class size.

ARTICLE 11 TEACHING PERIODS

A. All high and middle school teachers shall be scheduled for five (5) preparation periods each week. Teachers will only be asked to cover a class during their preparation period on an emergency basis; administration will make every effort to assign class coverage on a rotating basis.

B. At the elementary level, regular education teachers shall utilize, for the purpose of preparation, the time that specialists are with their class (i.e., Art, Library, Physical Education and Music) or equivalent time should a class not have a daily special (e.g., pre-K classes). Every reasonable effort shall be made to provide elementary teachers at least one (1) preparation daily for no less than forty (40) consecutive minutes. On shortened school days, teachers shall have no less than twenty (20) minutes of preparation.

C. Teachers at the Middle School and the High School on a departmental basis shall be scheduled for no more than five (5) teaching periods per day except on a voluntary basis and one (1) non-teaching duty assignment.

D. Preparation time is to be used generally for self-directed/collaborative professional activities, that include, but are not limited to, preparation for instruction, student/parent meetings, and evaluations. On occasion, it may also be used for administrative activities at the discretion of the Building Principal/Supervisor to be scheduled by mutual agreement between the teacher and the Building Principal/Supervisor.

ARTICLE 12 TEACHING ASSIGNMENTS

A. Teachers initially employed by the Board shall receive their building, grade and/or subject assignments from the Superintendent's office.

B. Teachers already in the System shall receive notification of their subject areas and number of classes for the ensuing school year on or before June 1 of the current school year, except under unusual circumstances.

C. Teachers shall be notified in writing of any changes in their programs and schedules for the ensuing school year, including the schools to which they will be assigned, the grades and/or subjects that they will teach and any special or unusual classes or assignments that they will have as soon as practicable. If any subsequent change is made to a teacher's program or schedule, he/she shall be notified immediately of such change.

D. This does not preclude emergency substitute assignments where supervision of a class or study situation may be required because of emergencies or special situations. An athletic

or extracurricular activity scheduled three (3) workdays in advance by/with the administration shall not be considered an emergency or special situation.

E. Teacher assignments shall be made without regard to age, race, creed, color, religion, nationality, sex, sexual orientation, marital status, gender identity or expression, intellectual disability, status as a veteran, or other classifications protected under the law.

F. In the determination of assignments, the convenience and preferences of the teachers shall be honored to the extent that these considerations do not conflict with the instructional requirements and best interests of the School System and the pupils.

G. In arranging schedules for teachers who are assigned to more than one school, every effort shall be made to limit the amount of inter-school travel. Such teachers shall be notified of any changes in their schedules by the close of the current school year. Teachers assigned to more than one school who are required to use their personal vehicles for inter-school travel during the school day for teaching purposes shall be reimbursed for such travel by the Board at the mileage rate that is published by the I.R.S. at the time such travel takes place. Any teacher who plans to claim mileage reimbursement from the Board must receive prior approval for such travel from the Superintendent or his/her designee. Twenty (20) minutes shall be scheduled between classes to be held at different schools to allow for teacher travel.

ARTICLE 13 TEACHER TRANSFERS

A. When a reduction in the number of teachers in a school is necessary, volunteers shall be transferred first. Seniority in the Windsor Locks System shall be considered in selecting the volunteer. However, the overriding factors in all reassignments, voluntary transfers and involuntary transfers shall be certification and qualification for the assigned position. No transfer or reassignment will be considered unless it is consistent with the best interests of the Windsor Locks School System.

B. No teacher shall be deemed to be unqualified if he/she is certified in the subject to be taught and the conditions at Article 44A.5 have been met.

C. 1. When involuntary transfers are necessary, length of service in the Windsor Locks System shall be a factor in determining who will be transferred.

2. An involuntary transfer shall be made only after a meeting between the teacher involved and the Superintendent or his/her designee, at which time the teacher shall be notified of the reasons for the transfer. In the event that a teacher objects to the transfer at this meeting, the teacher may notify the Association, and the Superintendent or his/her designee will meet with the Association's representatives to discuss the transfer. Thereafter, a good faith effort will be made to transfer or reassign the teacher to an acceptable position.

D. Teachers who desire to transfer to another building shall file a written statement of such desire with the Superintendent not later than March 1. Such statement shall include the grade and/or schools (in order of preference, if the teacher has preferences) to which he/she desires to be transferred.

E. Teachers who desire a change in grade and/or subject assignment shall speak to the principal and/or immediate supervisor.

F. Notice of any transfer shall be given to the teacher as soon as practicable and under normal circumstances not later than June 1.

G. Teacher transfers shall be made without regard to age, race, creed, color, religion, nationality, sex, sexual orientation, marital status, gender identity or expression, intellectual disability, status as a veteran, or other classifications protected under the law.

ARTICLE 14 POSITIONS AND VACANCIES

A. Posting

1. Vacancies, as used in this Article, means established position openings caused by death, retirement, discharge, resignation, or by creation of a new position. Classroom teaching positions which become open after the commencement of the school year and openings created by transfers shall not be considered vacancies.

2. Teachers on staff who hold the appropriate certification, upon filing for a vacant position, shall be given due consideration for the position before the job is posted to external candidates.

3. All vacant positions will be posted on the Windsor Locks Public Schools district website and emailed to the WLTA-President for distribution to members.

B. Advertising and Application

1. Vacancies for all established positions shall be advertised on or before June 1 for the next school year except where provision is made otherwise within this Article.

2. Where the need to fill a vacancy arises during the summer months, notification shall be made by email to the Association.

3. Vacancies shall be posted on the Windsor Locks Public Schools district website and emailed to the "WLTA-President for distribution to membership."

4. Advertising of vacancies shall include the position title, salary or rate of pay, or make reference to contract, certification requirements if any, last date for filing application, and person to whom application is to be made.

5. The advertising of vacancies for the following school year shall be for two (2) weeks in advance of the date of application; however, if the vacancy first arises on or after July 31, advertising shall be for only one (1) week in advance of the date of application. The Administration may re-advertise a vacancy at its discretion.

6. Such vacant positions within the bargaining unit shall be filled on the basis of qualification for the vacant position, provided, however, that where two (2) or more applicants

are substantially equal in qualification in the opinion of the Superintendent of Schools the applicant with the greatest amount of seniority in the System shall be given preference.

7. All appointments to such vacant positions shall be made without regard to age, race, creed, color, religion, nationality, sex, sexual orientation, marital status, gender identity or expression, intellectual disability, status as a veteran, or other classifications protected under the law.

8. Each candidate shall be notified regarding the outcome of his/her application for a vacant position.

C. Teacher Positions

When it becomes necessary to change the number of elementary positions at a grade level or levels in a given building, teachers assigned to that building will be provided the opportunity first for reassignment to such position(s). Advertising of these necessary reassignments will take place within the building only. Open positions existing after reassignments are completed will be considered vacant and then will be advertised system-wide.

D. Coach-Athletic And Extracurricular Positions

1. Each coach-athletic and extracurricular person is appointed to a position on an annual basis. A review of the appointment shall be made annually; provided, however, the termination of a coach who has been employed in the position for three (3) or more consecutive school years shall be in accordance with Section 10-222e of the General Statutes of Connecticut. Any other such appointment may be terminated for cause, or as listed in Section A.2 of this Article.

2. All coach-athletic and extracurricular positions shall be advertised by May 1 for the next year ensuing, except for coaching positions which have been occupied by the same individual for three (3) or more years, and which have not been terminated in accordance with Section 10-222e of the Connecticut General Statutes. Vacancies that occur during the school year will be advertised for one (1) week's duration.

ARTICLE 15 TEACHER FACILITIES

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

A. Space in each classroom in which teachers may safely store instructional materials and supplies.

B. A teacher work area containing equipment and supplies including copy machines to aide in the preparation of instructional materials. Calls for service shall be made promptly when necessary.

C. An air-conditioned, appropriately furnished room to be used as a faculty lounge, which shall include a microwave and a working refrigerator. Said room is to be in addition to the aforementioned work area. A telephone shall be placed in each faculty lounge.

D. The faculty lounge will be maintained by the custodial staff.

ARTICLE 16 USE OF SCHOOL FACILITIES

A. The Association will have the right to use school buildings without cost at reasonable times for meetings, provided, however, the Association will be required to pay for any additional custodial costs involved by reason of said meetings. Request for the use of school facilities shall be made to the principal and approval shall be contingent upon the absence of a prior commitment for the same facility.

B. There will be one (1) bulletin board in each school building which will be placed in the faculty lounge for the purpose of displaying notices, circulars and other Association material. Copies of such material will be given to the building principal at the time of distribution, but his/her advance approval will not be required. The Association agrees that it will not post any material which is derogatory to the Administration, the Board of Education or any member thereof or the School System.

ARTICLE 17 DEGREE DEFINITIONS

A. The Salary Schedules listed in the appendices of the Agreement shall be interpreted and applied in accordance with the following definitions:

- Bachelor: A baccalaureate degree earned at an accredited college or university.
- Master: (A) A master's degree in education or another job related field earned at an accredited college or university.
- Sixth-Year: (A) A sixth-year certificate in education or another job related field from an accredited college or university or thirty (30) credits from an accredited college or university in addition to the master's degree or a master's degree requiring 60 credits or more; or (B) a second master's degree, without transfer of credit, in a discipline other than the discipline in which the initial master's degree was attained; or (C) the completion of sixty (60) graduate credits from an accredited college or university beyond the bachelor's degree; all the above being approved by the Superintendent.

B. In order to qualify for a change in degree status during any school year, the employee must complete a salary upgrade form and submit it to the Superintendent no later than January 1 of the preceding school year.

ARTICLE 18 PART-TIME TEACHERS

Teachers working less than full time shall receive prorated salary and prorated benefits, including but not limited to sick leave, personal leave and insurance benefits, provided that full-time teachers whose positions are involuntarily reduced to less than full-time shall continue to receive full insurance benefits in the school year following the reduction of the position. For the purposes of any Supplemental Service Benefit, length of continuous contractual service shall be prorated on the same basis.

ARTICLE 19 SUBSTITUTE TEACHERS

A. The Board of Education will make every reasonable effort to employ substitute teachers in cases of teacher absences, including absences of specialists. When illness occurs during the school day and it is impractical to engage a substitute, teachers shall be expected to cover another's classes when it is absolutely necessary. Such assignments will be on a rotating basis. When a teacher is required to cover another class, either during their preparation time or by absorbing another class into their own, more than twice in a half school year, the teachers shall be compensated when:

- 1) A teacher is required to cover another class, during their preparation time, such teacher shall be compensated at the hourly rate in Appendix B or on a prorated basis.
- 2) A teacher is required to absorb students into their class AND the total number of students does not exceeds the class size number referenced in Article 10, such teacher will be compensated at the daily rate in Appendix B per day or on a prorated basis.
- 3) A teacher is required to absorb students into their class AND the total number of students exceeds the class size number referenced in Article 10, such teacher will be compensated at the rate per hour in Appendix B or on a prorated basis.

A log of such coverage will be maintained by administration and regularly shared with the Superintendent and the Association.

B. Those individuals who are employed as long-term substitutes shall be paid at the first step of the B.A. lane on the salary schedule (or higher in the Superintendent's discretion in a shortage area) and shall receive all contractual benefits. Long-term substitutes shall be defined as those teachers who are certified in the subject area and hired to fill a vacant position within the bargaining unit for more than sixty (60) consecutive school days, or as may be amended by statute.

ARTICLE 20 PAYROLL DEDUCTIONS

A. In addition to those payroll deductions required by law, the following agencies are eligible for payroll deductions. All requests for deductions must be in writing on approved authorization forms.

B. A list of approved deductions:

- Tobacco Valley Credit Union
- FSAs Provider: Advanced Benefit Strategies
- Disability Insurer (Colonial Life)
- 403(b) Providers
 - Ameriprise Financial/RiverSource
 - Aspire Financial Services

- Corebridge Financial (formerly AIG/VALIC)
- Equitable (formerly AXA)
- MetLife
- MetLife (FC)
- ROTH – Aspire
- Voya Financial (VRIAC)
- Other approved by the Board

Payment shall be made by direct deposit of paychecks.

C. Dues Deduction.

1. The Association shall certify to the Board in writing the current rate of its membership dues. The Association shall give the Board thirty (30) days' written notice prior to the effective date of changes in the rate of its membership dues.

2. Deductions referred to in Section B above shall be made from each paycheck. Authorization for any month's deduction or change in same shall be delivered to the Business Office seven (7) days before the end of the month for the deduction to take place the following month.

3. No later than September 30 of each year, the Board shall provide the Association with a list of those employees who have voluntarily authorized the Board to deduct dues for any of the Associations named in Section B above. The Board shall notify the Association monthly of any changes in said list. Any teacher desiring to have the Board discontinue deductions he/she has previously authorized must notify the Board and the Association concerned in writing by September 15 of each year for that school year's dues.

ARTICLE 21 ASSOCIATION MEMBERSHIP

A. All teachers who elect to join the Association shall sign and deliver to the Association, if they have not done so already, an authorization for payroll deduction of membership dues of the Association. Said authorizations shall continue in effect from year to year, unless such teacher notifies the Association in writing in accordance with Association policy, that he/she no longer authorizes deduction of membership dues of the Association.

B. On September 15, the Association shall deliver to the Board a list of those teachers from whom authorization cards have been received and from whom membership dues shall be deducted.

C. Upon presentation of an authorization signed by the employee, the Board of Education agrees to deduct from each teacher's paycheck an amount equal to the Association membership dues or voluntary service fees by means of payroll deduction. For new members, the amount of deduction for membership dues or voluntary service fees from each paycheck shall be equal to the total dues or fees divided by the number of paychecks from and including the first paycheck of October through and including the last paycheck in June. For existing Association members, the amount deducted shall be equal to the total dues or fees divided by twenty (20) paychecks, from September through the last paycheck in June. For teachers who join the

Association on or after October 1, the deductions shall be prorated. The deductions shall be equal to the prorated total divided by the number of remaining paychecks from the first paycheck of the month following authorization through the last paycheck in June.

D. The amount of Association membership dues or voluntary service fees shall be certified by the Association to the Board of Education prior to the opening of the school year. The Board of Education agrees to forward to the Association Treasurer, each month, a check for the amount of money deducted during that month.

E. No later than the first paycheck of October of each school year, the Board of Education shall provide the Association with a list of all employees in the Teacher Bargaining Unit.

F. The singular reference to the Association herein shall mean or be interpreted as referring to the Windsor Locks Teachers' Association, the Connecticut Education Association and the National Education Association.

G. The Association agrees to indemnify and hold the Board of Education harmless against any or all claims, demands, suits or other forms of liability that shall or may arise out of, or by reason of, action taken by the Board of Education for the purpose of complying with the provisions of this Article, including attorney fees.

ARTICLE 22 PROTECTION OF TEACHERS

A. Teachers shall report immediately in writing to their principal and to the central office all cases of assault suffered by them in connection with their employment.

B. Such report shall be forwarded through the Superintendent to the Board, which shall comply with any reasonable request from the teacher for information in its possession not privileged under law which related to the incident of the persons involved.

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

D. Teachers shall be protected and indemnified in accordance with the provisions of Connecticut General Statutes Sections 10-235 and 10-236a, as such statutes may be amended from time to time.

ARTICLE 23 PERSONAL INJURY BENEFITS

A. Whenever a teacher is absent from school as a result of personal injury caused by an accident arising out of and in the course of his/her employment, he/she shall be paid his/her full salary (less the amount of any Workers' Compensation award made for temporary disability due

to said injury) for a maximum period of 150 calendar days. Sick leave shall be charged on a pro rata basis.

B. The Board shall have the right to have the teacher examined by a physician designated and paid for by the Board for the purpose of establishing the length of time during which the teacher is temporarily disabled from performing his/her duties.

ARTICLE 24 PERSONAL DAYS

Employees shall be entitled to the following leaves of absence with full pay for up to five (5) days per year, pro-rated for any partial year of service, for one or more of the following reasons:

- 1) legal demands which cannot be scheduled outside the work day;
- 2) marriage (self, children, parents, siblings of self or spouse);
- 3) for other personal business which cannot be conducted at other than scheduled work time;
- 4) attending funeral services;
- 5) for attendance at graduation exercises and/or other school functions (self, spouse, or children);
- 6) for FMLA-qualifying leave.

Personal leave for reason #3, set forth above, shall not be taken between May 15 and the end of the teacher work year for obligations that can be reasonably scheduled outside of school hours. Administration shall have the right to request evidence to verify the reason for the request.

Personal leave may only be taken in half-day or full-day increments.

All personal leave requests shall be submitted in writing to the Building Administrator at least forty-eight (48) hours in advance (except in emergencies).

Personal leave shall not be taken immediately before or after a holiday or school vacation, except in extenuating circumstances.

Nothing herein shall prohibit the Board from taking appropriate action in the event of excessive absenteeism or a pattern suggesting abuse.

ARTICLE 25 JURY DUTY

A teacher who is called to jury duty shall receive the leave necessary to fulfill the legal obligation. Said teacher shall promptly notify the Superintendent or his/her designee of the call to jury duty. If the teacher elects, the teacher may apply for a postponement. This leave shall not be deducted from sick leave or personal days. The staff member shall receive a rate of pay equal to the difference between the professional salary and the jury fee.

ARTICLE 26 PARENTHOOD LEAVE

Upon application at least thirty (30) days prior to the anticipated commencement of such leave (except in cases of adoption, where such notice shall be given as soon as is reasonably possible), a teacher shall be granted a leave of absence without pay or benefits, or upon expiration of leave taken under the Family and Medical Leave Act (FMLA), for the purpose of childrearing following childbirth or adoption, subject to the following rules:

A. When childbirth or adoption occurs on or after February 1 of a school year, the teacher shall be granted parenthood leave for the remainder of the school year and the next year ensuing, if so requested. Failure to reapply by February 1 for reinstatement in the System during the ensuing year shall be considered a resignation and will be so treated. The teacher shall be notified of this requirement by the Superintendent or his/her designee.

B. When childbirth or adoption occurs before February 1 of a school year, the teacher shall be granted parenthood leave for the remainder of the school year, if so requested, but not for the next year ensuing.

C. Experience on the salary schedule shall be granted to such teachers who work more than half the school year (i.e., work ninety-three (93) or more days) including sick time.

D. Parenthood leave shall be granted by the Board to eligible employees consistent with applicable state and federal statutory and judicial requirements.

E. For parenthood leave, the Administration may require FMLA eligible employees to apply any available accrued paid sick leave concurrently with the use of otherwise unpaid FMLA leave time. Therefore, both the employee's FMLA leave entitlement and available accrued sick leave entitlement shall be reduced at the same time. See also Article 24 & Article 34.

ARTICLE 27 ASSOCIATION LEAVE

If negotiation meetings between the Board and the Association are scheduled during normal working hours of the school day, not more than three (3) representatives of the Association shall be relieved from all regular duties without loss of pay, as necessary, in order to permit their attendance at such meetings. When it is necessary, pursuant to the Grievance Procedure in Article 3 of this Agreement, for a school representative, member of the committee on Professional Rights and Responsibilities (PR&R), or other representative designated by the Association to investigate a grievance or attend a grievance meeting or hearing during a school day, he/she shall, upon notice to his/her supervisor, and/or principal and to the Superintendent by the President of the Association, be released without loss of pay, as necessary, in order to permit participation in the foregoing activities, but this privilege shall be limited to one Association representative per grievance per day. Any teacher whose appearance in such investigations, meetings or hearings as a witness is necessary shall be accorded the same right.

The Association agrees that these rights shall not be abused.

ARTICLE 28 CONFERENCE LEAVE

A. The Superintendent may grant convention or conference leaves, or permission to observe an activity in another school building or school system to teachers without loss of pay. All requests are to be forwarded through the building principal, using a conference request form.

B. The Board agrees to reimburse all teachers attending a convention or conference or observing activities in another school system as follows: Reimbursement is granted only upon completion of a conference request form which may then be approved by the Superintendent. Reimbursement will be granted for approved expenses only. Reimbursement will be granted for travel at the rate that is then published by the Internal Revenue Service for each mile driven by a teacher in his/her personal vehicle, as well as for regular conference expenses, such as meals and lodging, provided that prior written permission for such expenses has been obtained from the Superintendent and that funds are available for this purpose. No reimbursement shall be made for the annual teachers' convention.

C. Such leave will be considered professional leave and will not be charged to the individual teacher's personal days.

ARTICLE 29 MILITARY LEAVE

A. Teachers called up for service with the United States Armed Forces while employed by the Windsor Locks Public Schools, upon return to the district will be eligible for step advancement on the salary schedule for each year of documented, honorable military service performed while deployed, up to a maximum of two (2) years.

B. Return to the School System does not necessarily mean return to the same position but shall be contingent upon the vacancy for which the teacher is qualified, but in any case shall be to a position which is substantially comparable.

C. Upon the teacher's return to the system, the Board shall pay to the State Teachers' Retirement Board the full amount of assessments and interest due to provide full retirement credit to the teacher for the period of documented, honorable military service performed while deployed, up to a maximum of two (2) years' credit.

ARTICLE 30 BEREAVEMENT LEAVE

All employees shall receive four (4) days off with pay, per occurrence, in the event of a death in his/her immediate family. Immediate family shall include: wife, husband, son, daughter, mother, father, brother, sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, or any other person domiciled in the employee's home.

**ARTICLE 31
GENERAL LEAVE**

A. A teacher may be allowed leave of no more than two (2) weeks at the discretion of the Superintendent, without loss of salary or benefits, to begin programs of study which result from foundation or scholarship grants and which necessitate personal presence in advance of the close of the school year. No such leave shall be considered unless application is made at least thirty (30) days in advance, except in extenuating circumstances.

B. The substitute pay rate shall be deducted from the teacher's pay.

C. Other extended leaves, with or without salary or benefits, may be granted at the discretion of the Board.

**ARTICLE 32
GENERAL PROVISIONS**

A. There shall be no reprisals of any kind taken by the Board or the Association against any teacher by reason of his/her membership in a professional teachers' organization or participation in its activities. It is also agreed that there shall be no reprisals taken by the Board or the Association against any teacher by reason of his/her not being a member of any professional teachers' organization nor participating in any of its activities.

B. All provisions of this Agreement shall apply equally to all teachers, without discrimination in regard to age, race, creed, color, religion, nationality, sex, sexual orientation, marital status, gender identity or expression, intellectual disability, status as a veteran, or any other class protected under applicable law.

**ARTICLE 33
STAFF SALARIES**

The salaries of all teachers covered by this Agreement are set forth in the appendices which are attached hereto and made a part of this Agreement.

All teachers shall be paid on a bi-weekly basis in one of the following methods:

A. There will be 20 checks equal to $1/25$ of the annual salary for each pay period, and a final check equal to approximately $5/25$ of the annual salary.

B. There will be 21 checks equal to approximately $1/21$ of the annual salary for each pay period.

ARTICLE 34 SICK LEAVE

A. Teachers shall be entitled to sick leave of fifteen (15) days with full pay each year. Unused sick days shall be accumulated from year to year to a maximum accumulation of one hundred eighty-five (185) days.

B. Up to ten (10) days of sick leave will be allowed each teacher each year for illness in the immediate family. This will be deducted from the teacher's annual sick leave.

C. A teacher who is an "eligible employee" as defined under the federal Family and Medical Leave Act (FMLA), 29 U.S.C. 601, et seq., shall be granted up to twelve (12) weeks of FMLA leave during a twelve (12) month period in accordance with the Act. While a teacher is on leave under the FMLA, the teacher shall be required to use any accrued and unused sick leave and personal days concurrently during the period that is covered under the FMLA in order to receive remuneration during such period of time; the remaining period of time shall be unpaid leave.

D. In the year of retirement, teachers who have accrued at least one hundred seventy-seven (177) unused sick days as of their retirement date shall receive \$1,500.00.

ARTICLE 35 INITIAL STEP PLACEMENT ON THE SALARY SCHEDULE

The Superintendent shall place all teachers upon initial employment with the Windsor Locks Public Schools, on an appropriate step in the salary schedule, taking into consideration the following:

1. Any teacher who transfers from another public school system without a break in service greater than four (4) years shall be placed upon the step commensurate with his/her qualifications and experience, as determined by the Superintendent.

2. The Superintendent may, in his/her sole discretion, grant credit on the salary schedule for prior documented, honorable military service. The maximum number of years of credit for military service which may be granted shall be three (3) years.

3. Teachers newly employed or recalled shall not be placed at a step of the salary schedule which is higher than the step of incumbent teachers with the same number of years of teaching experience.

4. The following is an exception to subsection 3: the Superintendent may, in his/her sole discretion, grant up to five (5) additional years credit for teachers hired in shortage areas as defined by the Connecticut State Department of Education OR grant credit on the salary schedule for non-teaching work experience which is relevant to the assignment to be performed by the teacher. The maximum number of years of credit for non-teaching work experience which may be granted shall be three (3) years. The Superintendent may not combine the aforementioned years of credit when making salary schedule placement decisions.

5. Thereafter, teachers shall move one step with each year of service; provided, however, that there shall be no step movement in any year in which a general step freeze is agreed upon between the Board and the Association.

ARTICLE 36 INSURANCE BENEFITS

The Board shall provide the following insurance benefits or the equivalent of each for all members, subject to the rules of the carrier:

A. Anthem Luminos Plan (see summary of benefits in Appendix C):

1. A high deductible plan with a health savings account (HSA) feature (as described in the summary of benefits in Appendix C) with the following deductibles:

Annual deductibles: \$2,000 single; \$4,000 two person or family, funded 50% by the Board

Co-insurance:

In Network - 0%

Out of Network - 20%

Out-of-pocket maximums:

In Network - \$2,000 single; \$4,000 two person or family

Out-of-Network - \$4,000 single; \$8,000 two person or family

2. The monthly health insurance premiums for the comprehensive plan shall be shared between the Board and the covered employee as follows:

	<u>Board</u>	<u>Employee</u>
2025-2026	79.0%	21.0%
2026-2027	78.5%	21.5%
2027-2028	78.5%	21.5%

3. The Board will deposit an amount equal to 50% of the Board's portion of the deductible into each teacher's health savings account (HSA) (see summary in Appendix C) on the date of the first payroll of the school year, and the other half on the date of the first payroll in January.

4. In cases of unexpected medical expenses in which a teacher reaches the full deductible prior to the Board's deposit into the teacher's health savings account, the teacher may request that the Board accelerate the processing of the deposit to occur prior to the first payroll date of the year. The Board may request an Explanation of Benefits (EOB) when a teacher makes a request for early distribution

5. If a teacher is precluded from participating in the health savings account because he or she does not meet the minimum requirements of federal tax laws and/or regulations, the Board shall provide the teacher with access to a health reimbursement account (HRA) (see summary in Appendix C). The Board's annual contribution to the health reimbursement account

shall not exceed its annual contribution to the health savings account, based on the teacher's coverage level.

6. The Board's contribution to a teacher's health savings account will be prorated on a monthly basis for any teacher who begins employment after the beginning of the year.

7. For purposes of this Article "insurance premium" shall mean the "allocation rate."

B. The following additional benefits shall be made available:

1. Blue Cross full service dental plan (see summary of benefits in Appendix C). Riders A, B, C, or equivalent coverage (Caps and Crowns) and Bridges and Periodontics shall be included in the dental plan. The monthly dental insurance premiums shall be shared between the Board and the covered employee as follows:

	<u>Board</u>	<u>Employee</u>
2025-2026	79.0%	21.0%
2026-2027	78.5%	21.5%
2027-2028	78.5%	21.5%

Subject to carrier approval, Rider B (bridges) and Rider C (periodontics) shall be included in the dental plan at the employee's cost.

2. Group life insurance coverage of fifty thousand dollars (\$50,000) of benefit coverage for each full time teacher (provided any part time teacher receiving this benefit as of June 30, 2010 will be "grandfathered"), fully paid by the Board, with an option to increase at teacher expense to that level authorized by the insurance carrier (see summary of benefits in Appendix D).

C. The Board reserves the right to change insurance carriers at any time, with at least thirty (30) days' prior notice to the Association. No such change shall result in any lapse or reduction in benefits, or in any added burden to teachers in the filing or processing of claims. If the Board and the Association are unable to agree upon a change in insurance carriers within sixty (60) days from notice by the Board of its intention to change carriers, the matter, at the request of either party, shall be submitted to one person final and binding arbitration under the expedited rules of the American Arbitration Association.

D. The Board of Education will allow employees who retire under conditions specified in Article 45 entitled "Retirement: Supplemental Service Benefit," to continue hospital and medical coverage by those health service groups who accept the retirees as a member of the group plan in effect with the Board of Education. Full reimbursement to the Board of Education shall be made by the enrolled retiree for those coverages. This benefit shall be available to the age of sixty-five (65).

E. The Superintendent and such other administrators as he/she may designate are authorized to request the teacher to use a private car for such purposes as are deemed in the interest of education in the town, and, when so authorized, it shall constitute acting within the scope of the teacher's employment and in the performance of his/her duties.

F. The Board shall continue to offer a Section 125 premium conversion plan so long as permitted by law.

G. The Board shall offer to employees at group rates a disability insurance plan at the employee's full cost (see summary in Appendix D).

H. Either party may initiate a reopener for the purposes of exploring the State Partnership Plan.

I. The Board shall make available, on an optional basis, a Section 125 Flexible Spending Account for Accident, Health Insurance, (IRC Sections 105 and 106) and Dependent Care Assistance (IRC Section 129). A limited purpose health care FSA is offered in addition to the Health Savings Account (HSA). Flexible Spending Accounts (FSA) allow employees to pay on a pre-tax basis for certain limited purpose health care expenses (ex. dental and vision) up to \$3,200 (in 2025) and dependent care (ex. childcare, camp) up to \$5,000 (in 2025). Those employees who utilize these FSAs will assume the administrative costs. The FSAs are administered through Advance Benefits Strategies (see summary in Appendix D).

ARTICLE 37 CAFETERIA DUTY

A. Cafeteria duty for teachers shall be voluntary except that the Board reserves the right to assign such duty when there are insufficient volunteers. Compensation for such services shall be at the rate outlined in Appendix B for an annual assignment.

B. Each teacher performing cafeteria duty for the entire school year shall be entitled to the above stipend.

C. The term of service for cafeteria duty will be two (2) academic years, with commencement of terms on a rotation basis. At the end of a term, all teachers in the school are eligible to apply for the position of cafeteria supervisor. Selection of cafeteria supervisor shall be made by the Administration from among teachers who have applied.

D. There shall be four (4) cafeteria supervisors (teachers) assigned to each lunch period at the high school. As a result of the high school seven-day rotation schedule, the stipend shall be paid on a pro-rated basis. For example, if a teacher is assigned to one (1) period rotation for the entire year, she/he shall receive $\frac{1}{7}$ of the stipend. A teacher who is assigned to cafeteria duty five (5) days out of seven (7) for one semester shall receive $\frac{5}{7}$ five sevenths of one half ($\frac{1}{2}$) of the stipend.

E. In the event an individual school building schedule changes, the proration (described in Section D) for sharing the duty shall be based on the number of periods within the day.

ARTICLE 38
SPECIAL SCHOOL PROGRAMS

A. Initial consideration will be given to teachers presently employed by the Windsor Locks System in filling positions in the summer school, adult education and homebound instruction.

B. In filling such positions, consideration shall be given to a teacher's area of competence, major and/or minor field of study, quality of teacher performance, attendance record and prior experience in these programs, if any.

C. All openings for these positions shall be listed as early as possible so interested teachers may apply.

ARTICLE 39
DISTRIBUTION AND POSTING OF AGREEMENT

The Board shall provide each newly hired teacher with the complete text of this Agreement. The parties' agreement shall also be posted on the District's website.

ARTICLE 40
CURRICULUM REVISION

A. Curriculum revision shall be thoroughly researched by a joint committee of the teachers and administration. The teachers shall play an active role in the preparation, implementation and evaluation of curriculum, and in the planning of curriculum days. The Board will encourage and support in-service training programs to prepare teachers for the new curriculum and will consider the use of released time when, in the judgment of the administration, it is required for an effective in-service workshop. The advisability of pilot programs rather than full implementation will be considered. Both teachers and administration will constantly evaluate and study both established and new curricula and either may suggest modification or change.

B. Each standing curriculum committee shall commence its functions not later than October of each school year and shall meet a minimum of four (4) times per year. In the event that members of a standing committee determine that the committees' interests would be served by the election of a Chairperson, the members of that committee shall designate a Chairperson by a majority vote. The Board will provide one-half (1/2) day of released time during the school year to the Chairperson of each committee to perform committee functions. Each standing curriculum committee will make an annual end-of-year report to the Superintendent of Schools of the status of its curricular area.

C. Standing curriculum committees composed of teachers and supervisors shall have authority to recommend and suggest changes directly to the Superintendent.

D. Participation on standing curriculum committees shall be voluntary. TEAM mentees (protégés) shall be excused from serving on curriculum committees during their second year of participation in the TEAM program.

ARTICLE 41 ACADEMIC FREEDOM

A. The private and personal life of a teacher is not within the appropriate concern or attention of the Board except and to the extent that it may interfere with his/her effectiveness in teaching and/or supervising students.

B. No religious or political activities of any teacher (provided such activities do not take place during working hours) or the lack thereof, will be grounds for any discipline or discrimination with respect to the professional employment of such teacher.

ARTICLE 42 SEVERABILITY

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

ARTICLE 43 STAFF LEADERSHIP POSITIONS

A. All Staff Leadership positions shall be appointed by administration for terms of one academic year, except in the case of elementary level Instructional Specialists. At the end of the one-year term, all members of each area, including the incumbent, are eligible to apply for the Staff Leadership position. All staff leadership positions are subject to budgetary funding. Teachers appointed as Instructional Specialists shall be compensated at their applicable per diem rates for up to fifteen (15) days worked on said assignment outside of the regular teacher work day. Other positions detailed below will be paid in accordance with Appendix B.

1. Staff Leadership positions may include:
 - (a) Instructional Specialists:
 - English Language Arts
 - Mathematics
 - Science
 - Social Studies
 - Fine and Performing Arts
 - Physical and Health Education
 - World Language
 - Career and Technical Education
 - Special Services
 - Elementary
 - (b) School Climate Coordinator
 - (c) After School Activity Coordinator
 - (d) Lego League Coordinator
 - (e) Hartford Open Choice Liaison
 - (f) TEAM Coordinator
 - (g) AP Coordinator

B. The administration may not increase or decrease the number of staff leadership positions without first consulting with the Association. Notwithstanding any provision in this Article, any or all Staff Leadership positions may be eliminated by the Board of Education.

C. Selection of teachers for Staff Leadership positions shall be made by the administration on the basis of teacher application and credentials. Notification of the selection of Staff Leadership positions shall be made to members of the team or area within five (5) working days of the appointment.

D. Teachers appointed to Staff Leadership positions shall not be regularly scheduled for study hall and home room assignments.

E. The Superintendent shall annually appoint a TEAM Coordinator who shall serve as the district facilitator for the program as required by State statute. The TEAM Coordinator shall be paid an annual stipend equal to that provided for Mentor teachers by this contract detailed in Appendix B. At the end of the one-year term, the position will be posted and made available to all eligible staff members, including the incumbent.

F. The following conditions shall apply to teachers who serve as TEAM mentors as defined by the State Department of Education:

1. Mentoring shall be voluntary;
2. Mentors shall be permitted release time of four (4) periods per year for participation in the mentoring program, subject to scheduling approval by their principal;
3. Mentees (protégés) shall be permitted release time of two (2) periods per year for participation in the mentoring program, subject to scheduling approval by their principal;
4. Mentors shall be compensated at the rate per year in Appendix B.

ARTICLE 44 REDUCTION IN STAFF AMONG TEACHER UNIT

A. When in the judgment of the Board of Education it becomes necessary to reduce the number of teachers in the teacher unit the Board shall determine the area(s) or position(s) in which the reduction shall take place. In determining who shall be released, the Board shall be guided by the following standards:

1. Non-tenured teachers in the area of reduction shall be released prior to tenured teachers, provided that tenured teachers are certified and fully qualified to teach within the area or position in which the reduction is scheduled.
2. Further, tenured teachers shall be permitted to replace non-tenured teachers in other areas or positions provided that they are certified and fully qualified for such position.
3. Among teachers to be released, the Board shall retain the teachers in the position or area of reduction having the greatest length of continuous contractual years of service in positions requiring certification in the Windsor Locks School System on a System-wide basis, calculated from the start of the school year in which the individual teacher first began teaching in

the Windsor Locks School System provided such teacher possesses the necessary certification and qualifications. For the purpose of this Article, continuous contractual years of service shall mean the continuous years of service under contract to the Board including authorized leave of absence.

4. Continuous contractual service shall be computed in one-year increments. School years in which a teacher has taught one half of the teachers' work year shall be considered a year of continuous contractual service: school years in which a teacher has taught less than one half of the teachers' work year shall not be considered a year of continuous contractual service.

5. A teacher shall be deemed to be qualified for a teaching position if he/she, within the seven (7) year period immediately preceding a proposed "bump" to a teaching position, has:

(a) successfully taught at least one (1) school year in the subject area in question, in the case of departmental positions; or

(b) successfully taught at least one (1) school year in grades Pre-K through 5 in the case of self-contained positions; or

(c) passed a State of Connecticut Competency Test in the subject area in question; or

(d) earned at least twelve (12) college credits in the subject area in question no later than the end of the first school year of the assignment.

The above criteria are safe harbor rules and are non-exclusive avenues to qualification.

6. When the length of continuous contractual service is equal, the teacher who first signed his/her initial contract with the Board will be determined to have the greatest length of continuous contractual years of service.

7. When teachers in the area(s) or position(s) of reduction set by the Board have equal length of continuous contractual service in the Windsor Locks School System, the determination of the teacher(s) to be released among those with equal length of service shall be made by the Board based upon factors of performance.

8. Performance shall mean the overall evaluation of the teacher by the appropriate evaluator. The overall evaluation will be based on the individual yearly evaluation by the appropriate evaluator during the past three (3) years, if applicable.

9. The provisions of this Article shall not be arbitrable, but instead shall be processed according to Section 10-151 of the Connecticut General Statutes.

10. Any teacher laid off pursuant to this Article, Reduction in Staff, shall have recall rights to any position in the bargaining unit which is created or becomes vacant and the Board wishes to fill during the fifteen (15) months following the effective date of termination. The available position is one which the Board wishes to fill and for which the teacher is qualified and certified. Where two (2) or more teachers subject to recall are substantially equal in qualification, the teacher who has the greatest length of continuous contractual years (as a member of the teacher bargaining unit) in the Windsor Locks School System shall be recalled. The Superintendent shall

notify the teacher and the Association in writing of said vacancy. The teacher shall have five (5) calendar days to accept or reject said offer in writing. If such teacher rejects an appointment offer in his/her area(s) of certification, or fails to respond to such offer, the teacher's name shall be removed from the recall list and he/she shall forfeit all such recall rights.

11. The Association shall be provided notification and copies of any certified teacher contract of employment and letter(s) of hire, including for any position which is or is expected to be temporary or time limited (for example, a grant funded position, long term substitute, other).

B. When a reduction in staff occurs affecting positions outside the teacher's bargaining unit, specifically those positions requiring administrative certification, the displaced administrator shall at the time displacement occurs be construed to be a teacher who is eligible for membership in the teacher's bargaining unit. The assignment or layoff of such teacher shall be governed by the standards set forth in this Article and C.G.S. §10-151. The continuous contractual service of such teachers shall include that service for the Windsor Locks Board of Education in positions requiring certification.

ARTICLE 45

RETIREMENT: SUPPLEMENTAL SERVICE BENEFIT

A. Teachers planning to retire who submit a letter of resignation to the Board, shall receive during their retirement year (last teaching year) a supplemental service benefit of \$2,100.00. The following comprises eligibility:

1. Twenty (20) years' service in Windsor Locks.

OR

2. Twenty-five (25) years' service in education with ten (10) years' service in Windsor Locks;

3. The employee must have been hired before September 1, 2006.

B. Application for the above retirement supplemental service benefit shall be made by October 1 of the retirement year (last year of teaching) and shall be irrevocable. However, in the event of an unforeseen extreme emergency situation, such resignation may be withdrawn by mutual agreement between the teacher and the Superintendent.

C. For budgetary planning purposes teachers who are planning to retire shall notify the Superintendent in writing by January 1, preceding the retirement year (last year of teaching) in the Windsor Locks Public Schools. This notification is a non-binding letter of intent to retire and shall only be used for budgetary planning purposes.

D. Teachers who retire under this Article may continue hospital and medical coverage under the conditions specified in Article 36, Subsection D.

ARTICLE 46
EXTENSION OF SCHOOL COUNSELORS' WORK YEAR

A. School Counselors shall work up to ten (10) days, scheduled at the discretion of the Board, beyond the normal school year as set forth in Article 5 entitled, "Employment Year." When such work is scheduled and the individual School Counselor agrees to perform such work, he/she shall be paid for each additional day(s) worked in accordance with Appendix B.

B. In addition to having additional duties during the school year over and above his/her regular duties and responsibilities, the Director of School Counselors shall work at least twelve (12) additional days after the close of school and shall receive an annual stipend in accordance with Appendix B.

ARTICLE 47
DISCIPLINE/JUST CAUSE

No teacher shall be disciplined without just cause.

When the discipline of a teacher is being contemplated by the Superintendent or an Administrator, the teacher shall be entitled to a due process meeting with the appropriate administrator to discuss the allegations and to have an opportunity to respond to such allegations. At such meeting, the teacher may be represented by the Association, at the teacher's request.

ARTICLE 48
CONTINUING EDUCATION

A. Teachers shall be eligible for reimbursement by the Board at a rate up to fifty dollars (\$50) per semester hour for graduate level course work. Reimbursement shall be limited to a maximum of nine (9) semester hours in any one calendar year, and three (3) semester hours in any one semester or term, except during the summer, provided that requests for reimbursement beyond six (6) hours in a single school year may not be submitted prior to March 1 of that year. Subject to all other provisions of this Article, up to nine (9) semester hours may be approved for reimbursement for course work successfully completed during the summer semester.

B. Tuition reimbursement shall be subject to prior written course approval by the Superintendent of Schools or his/her designee and payment shall be made following evidence of completion of the course with a grade of B or better. The Superintendent's approval of course work shall be based on the relationship of the course to the teacher's assignment and/or the needs of the School District. No more than \$10,000 per year shall be expended by the Board for this tuition reimbursement plan. Upon resignation or retirement by any teacher who has received tuition reimbursement within the preceding five (5) years, all such payments within the five (5) year period immediately preceding retirement or resignation shall be returned to the Windsor Locks Board of Education.

C. Tuition reimbursement will be disbursed each year on June 30. Tuition reimbursement forms may be obtained from the Human Resources Department.

D. Upon earning National Board for Professional Teaching Standards Certification, National Association of School Psychologists, and American Speech-Language-Hearing

Association (ASHA), teachers, school psychologists and speech and language pathologists shall receive reimbursement from the Board of fifty (50%) percent of that portion of the National Board Certification application and registration fee for which no reimbursement is available from any other source. No more than \$2,300 per year shall be expended by the Board for National Board Certification application and/or registration fees. Upon successful completion of the National Board Certification program, teachers shall be awarded a stipend of five hundred dollars (\$500) annually.

ARTICLE 49 DURATION

The provisions of this Agreement shall be effective commencing July 1, 2025, and shall continue and remain in full force and effect to June 30, 2028.

SIGNATURE BLOCK

IN WITNESS WHEREOF, the parties hereto have caused these presents to be executed by their proper officers, duly authorized as of the date and year first above written.

WINDSOR LOCKS TEACHERS' ASSOCIATION

12/20/2024
Date

By: Matthew Sigall
Matthew Sigall
Its President

WINDSOR LOCKS BOARD OF EDUCATION

12/20/2024
Date

By: Kylee Christianson
Kylee Christianson
Its Chairperson

**APPENDIX A-1
2025-26 SALARIES
WINDSOR LOCKS**

TEACHER SALARY SCHEDULE

Years Of Previous Experience*	Step	BA	MA	6TH
0	1	50,055	55,343	60,321
1	2	52,366	57,558	62,743
2	3	54,039	59,229	64,765
3-4	4	55,552	62,632	66,936
5	5	57,223	64,940	70,116
6-7	6	58,845	67,366	73,476
8	7	60,740	69,370	77,147
9-10	8	62,558	72,003	81,244
11	9	66,015	76,465	86,176
12	10	69,677	82,812	92,371
13	11	73,001	87,626	95,919
14-15	12	77,950	93,317	102,895
16+	13	82,436	98,686	108,815

*For Initial Placement Only

Any teacher not already at top step as of July 1, 2025 shall advance one step on the salary schedule.

**APPENDIX A-2
2026-27 SALARIES
WINDSOR LOCKS**

TEACHER SALARY SCHEDULE

Years Of Previous Experience*	Step	BA	MA	6TH
0	1	51,056	56,450	61,527
1	2	53,413	58,709	63,998
2	3	55,120	60,414	66,060
3	4	56,663	63,885	68,275
4-5	5	58,367	66,239	71,518
6	6	60,022	68,713	74,946
7-8	7	61,955	70,757	78,690
9	8	63,809	73,443	82,869
10-11	9	67,335	77,994	87,900
12	10	71,071	84,468	94,218
13	11	74,461	89,379	97,837
14	12	79,509	95,183	104,953
15+	13	84,909	101,647	112,079

*For Initial Placement Only

Any teacher not already at top step as of July 1, 2026 shall advance one step on the salary schedule.

**APPENDIX A-3
2027-28 SALARIES
WINDSOR LOCKS**

TEACHER SALARY SCHEDULE

Years Of Previous Experience*	Step	BA	MA	6TH
0	1	52,077	57,579	62,758
1	2	54,481	59,883	65,278
2	3	56,222	61,622	67,381
3	4	57,796	65,163	69,641
4	5	59,534	67,564	72,948
5-6	6	61,222	70,087	76,445
7	7	63,194	72,172	80,264
8-9	8	65,085	74,912	84,526
10	9	68,682	79,554	89,658
11-12	10	72,492	86,157	96,102
13	11	75,950	91,167	99,794
14	12	81,099	97,087	107,052
15+	13	87,244	104,442	115,161

*For Initial Placement Only

Any teacher not already at top step as of July 1, 2027 shall advance one step on the salary schedule.

APPENDIX B EXTRACURRICULAR SALARIES

- (1) Coach and/or activity advisors are placed on the salary schedule based on years of experience of coaching and/or advising in Windsor Locks or other accredited school where there has been no break in service greater than 4 years with regard to the same or similar sports or activities.
- (2) When a coach and/or advisor moves, in the same or equivalent sport/activity, from one level to a higher level (for example, freshman to JV or JV to V or middle school to high school) that coach and/or advisor will move to step one (1) of the next higher coach and/or advisor level. If the salary at step one (1) of the new position is below the salary of the previous position then the coach and/or advisor shall be moved to the next higher salary step of the new position. From that point on the coach and/or advisor will progress on step in the new position.
- (3) Equivalent sports/activities are identified as baseball and softball and all same named sports/activities regardless of gender.
- (4) If a sport or activity moves from a club or start-up activity to a regular interscholastic sport or activity, the coach or advisor will be placed at step one (1) as of the time the sport or activity is (was) recognized as a contractual sport.
- (5) High school class advisors who move with their class will be given credit for each year of service with the same class. The contractual stipend is paid at .5 of the full stipend per grade advised.
- (6) When a coach and/or advisor moves to a lower level in the same or equivalent sport/activity, he/she will receive credit for the number of years at the higher level in that sport/activity. It is recognized that there will likely be a reduction of salary appropriate to the level of coaching and/or advising.
- (7) When a coach and/or advisor moves to a different or non-equivalent sport at a lesser salary schedule, he/she will begin at step one (1) of the new sport.
- (8) Coaches will be paid on the payday following the close of their regular season and advisors will be paid in two installments.
- (9) Should a building administrator determine, in collaboration with the coach/advisor, that the additional supervision is necessary; more staff will be hired at the appropriate stipend level.

APPENDIX B
EXTRACURRICULAR SALARIES: COACHING, ACTIVITIES

<u>Coaching – High School</u>			<u>Activities – High School</u>		
#1	A	Basketball - Varsity	#2	A	Band Director
	B	Basketball – JV/Asst. V			Director of Drama
	C	Basketball - Freshman			Choral Director
#2					Junior/Senior Class Advisor
					FIRST Robotics Advisor
			B		Director of Show Choir
	A	Football – Varsity			Senior Class Play Instrumental
	B	Football – JV/Asst. V			Director*
					Assistant Robotics Advisor
	C	Football – Asst. V	C		Assistant Director of Drama
	D	Football – Asst. V			
#3	A	Baseball – Varsity	#3		Yearbook
		Softball			
		Soccer	#4		Choreographer/Show Choir
		Swimming			
		Track	#6		Math Team
		Lacrosse			Audio-Visual
		Trade (indoor)	#10		Newspaper
		Gymnastics			Student Counsel
	B	JV/Asst. V			Freshman/Sophomore Class Advisor
		Volleyball (Girls) JV			National Honor Society
#5		Asst. Level 2			
	A	Cross County Golf			
		Tennis			
#6	B	Assistant Cross County			
#6		Cheerleading Fall			
		Cheerleading Winter			
#7		Athletic & Intramural Director			
#11		Unified Sports			

<u>Coaching – Middle School</u>		<u>Activities – Middle School</u>	
#8	Basketball	#2	B Band Director C Show Choir Director Power Company Heritage Club Advisor
#9	Baseball Soccer Softball Cross Country Volleyball (Girls)	#6	Drama
#10	Cheerleading Athletic & Intramural Director	#10	Audio - Visual Student Council Newspaper Math Team Computer Club Year Book
		#11	Show Choir Asst. Director
		#12	Choreographer (Power Company) Fall Spring

Note: Combined, expanded, abbreviated or unpaid volunteer Extracurricular Duties may result in modified stipends, which shall be deemed to be conclusively correct upon written agreement between the Superintendent or designee and the Association.

APPENDIX B
EXTRACURRICULAR SALARIES: EXTRA DUTY (HOURLY/DAILY/ANNUAL)

Extra Duty – Hourly Rate

- #13 Serving on district-wide committees*
 Attending district-wide meetings*
 **subject to annual budget constraints*
- #14 Special scheduled events
 Saturday Detention
 Required professional learning (Saturday)
- #14 Curriculum writing
 Tutorial homebound instruction
 Summer school instruction
 Advanced Placement tutorial outside of the school day
 Saturday Academy
- #14 Teacher substitute coverage (hourly)

Extra Duty – Daily/Annual Rate

- #15 Teacher substitute coverage (per day)
- #16 Cafeteria duty (annually)
- #17 TEAM Mentor (annually)
- #18 TEAM Coordinator (annually)
- #19 Staff Leadership Positions – Instructional Coordinator
- English Language Arts
 - Mathematics
 - Science
 - Social Studies
 - Fine and Performing Arts
 - Physical and Health Education
 - World Language
 - Career and Technical Education
 - Special Services
 - Elementary
- #20 School Climate Coordinator
- #21 After School Activity Coordinator
- #22 Lego League Coordinator
- #23 Hartford Open Choice Liaison
- #24 AP Coordinator
- #25 School Counselor (extended work year)
- #26 Director of School Counselors (extended work year)

**APPENDIX B-1
EXTRACURRICULAR SALARIES**

2025-2026

	1	2	3
1A	4,542	5,772	8,131
B	2,964	3,775	5,344
C	2,261	2,878	4,074
2A	4,718	5,993	8,452
B	3,026	3,852	5,432
C	2,070	2,854	4,155
D	2,017	2,484	3,510
3A	3,199	4,071	5,737
B	2,201	2,799	3,966
C	1,593	2,024	2,879
4	1,416	1,802	2,549
5A	1,863	2,372	3,345
B	1,370	1,744	2,459
6	2,126	2,708	3,827
7	10,000	10,000	10,000
8	2,270	2,879	4,080
9	1,910	2,429	3,438
10	1,416	1,802	2,549
11	596	756	1,070
12	410	522	738

13	Hourly	\$26.90
14	Hourly	\$41.62
15	Daily	\$41.62
16	Annual	\$1,726
17	Annual	\$1,051
18	Annual	\$2,030
19		Up to 15-day per diem rate
20	Annual	\$4,568
21	Annual	\$4,060
22	Annual	\$3,045
23	Annual	\$4,202
24	Annual	\$1,015
25	Daily	\$223
26	Annual	\$5,846

Reflects 1.50% increase from 2024/2025, except for #7 Athletic Director, which received a market adjustment.

**APPENDIX B-2
EXTRACURRICULAR SALARIES**

2026-2027

	1	2	3
1A	4,610	5,859	8,253
B	3,008	3,831	5,424
C	2,295	2,921	4,135
2A	4,788	6,082	8,579
B	3,071	3,910	5,514
C	2,101	2,897	4,218
D	2,047	2,521	3,563
3A	3,247	4,132	5,823
B	2,234	2,841	4,025
C	1,616	2,054	2,922
4	1,437	1,829	2,587
5A	1,890	2,408	3,396
B	1,391	1,770	2,496
6	2,158	2,749	3,884
7	10,150	10,150	10,150
8	2,304	2,922	4,142
9	1,939	2,465	3,489
10	1,437	1,829	2,587
11	605	768	1,086
12	416	530	749

13	Hourly	\$27.30
14	Hourly	\$42.24
15	Daily	\$42.24
16	Annual	\$1,751
17	Annual	\$1,066
18	Annual	\$2,060
19		Up to 15-day per diem rate
20	Annual	\$4,636
21	Annual	\$4,121
22	Annual	\$3,091
23	Annual	\$4,265
24	Annual	\$1,030
25	Daily	\$227
26	Annual	\$5,934

Reflects 1.50% increase from 2025/2026

**APPENDIX B-3
EXTRACURRICULAR SALARIES**

2027-2028

	1	2	3
1A	4,679	5,947	8,377
B	3,053	3,889	5,505
C	2,330	2,964	4,197
2A	4,860	6,174	8,707
B	3,117	3,968	5,596
C	2,132	2,940	4,281
D	2,078	2,559	3,616
3A	3,296	4,194	5,910
B	2,267	2,884	4,085
C	1,641	2,085	2,966
4	1,459	1,856	2,626
5A	1,919	2,444	3,447
B	1,412	1,796	2,534
6	2,191	2,790	3,942
7	10,302	10,302	10,302
8	2,338	2,966	4,204
9	1,968	2,502	3,542
10	1,459	1,856	2,626
11	614	779	1,102
12	422	537	760

13	Hourly	\$27.71
14	Hourly	\$42.87
15	Daily	\$42.87
16	Annual	\$1,778
17	Annual	\$1,082
18	Annual	\$2,091
19		Up to 15-day per diem rate
20	Annual	\$4,706
21	Annual	\$4,183
22	Annual	\$3,137
23	Annual	\$4,329
24	Annual	\$1,046
25	Daily	\$230
26	Annual	\$6,023

Reflects 1.50% increase from 2026/2027

APPENDIX C
INSURANCE SUMMARIES: HEALTH INSURANCE, HSA, HRA, VISION, AND DENTAL



Anthem® Blue Cross and Blue Shield

Your Plan: WINDSOR LOCKS: TOWN AND BOARD OF EDUCATION: Anthem Century Preferred PPO HSA PS

Your Network: Century Preferred

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge after deductible is met
Mental Health & Substance Use Disorder Services	No charge after deductible is met
Specialist care	No charge after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$2,000 person / \$4,000 family	\$2,000 person / \$4,000 family
Overall Out-of-Pocket Limit	\$2,000 person / \$4,000 family	\$4,000 person / \$8,000 family

The family deductible and out-of-pocket limit are non-embedded, meaning the cost shares of all family members apply to one family deductible and one family out-of-pocket limit. The per person deductible and per person out-of-pocket limit apply to individuals enrolled under single-only coverage.

The In-Network and Non-Network deductibles are combined and accumulate toward each other. The In-Network and Non-Network out-of-pocket limit amounts accumulate toward each other.

Doctor Visits (virtual and office) *You are encouraged to select a Primary Care Physician (PCP).*

Primary Care (PCP) and Mental Health and Substance Use Disorder Services <i>virtual and office</i>	No charge after deductible is met	20% coinsurance after deductible is met
Specialist Care <i>virtual and office</i>	No charge after deductible is met	20% coinsurance after deductible is met
Other Practitioner Visits		
Routine Maternity Care (Prenatal and Postnatal)	No charge	20% coinsurance after deductible is met
Retail Health Clinic <i>for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.</i>	No charge after deductible is met	20% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Manipulation Therapy <i>Coverage for rehabilitative and habilitative physical therapy, occupational therapy, speech therapy, and manipulative treatment is limited to 50 visits combined per benefit period.</i>	No charge after deductible is met	20% coinsurance after deductible is met
Acupuncture	No charge after deductible is met	20% coinsurance after deductible is met
<u>Other Services in an Office</u> Allergy Testing Prescription Drugs <i>Dispensed in the office</i> Surgery	No charge after deductible is met No charge after deductible is met No charge after deductible is met	20% coinsurance after deductible is met 20% coinsurance after deductible is met 20% coinsurance after deductible is met
Preventive care / screenings / immunizations	No charge	20% coinsurance after deductible is met
Preventive Care for Chronic Conditions per IRS guidelines	No charge	20% coinsurance after deductible is met
<u>Diagnostic Services</u> Lab Office Freestanding/Site of Service Lab Outpatient Hospital	No charge after deductible is met No charge after deductible is met No charge after deductible is met	20% coinsurance after deductible is met 20% coinsurance after deductible is met 20% coinsurance after deductible is met
X-Ray Office Freestanding/Site of Service Radiology Center Outpatient Hospital	No charge after deductible is met No charge after deductible is met No charge after deductible is met	20% coinsurance after deductible is met 20% coinsurance after deductible is met 20% coinsurance after deductible is met
Advanced Diagnostic Imaging for example: MRI, PET and CAT scans Office	No charge after deductible is met	20% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Freestanding/Site of Service Radiology Center	No charge after deductible is met	20% coinsurance after deductible is met
Outpatient Hospital	No charge after deductible is met	20% coinsurance after deductible is met
<u>Emergency and Urgent Care</u>		
Urgent Care	No charge after deductible is met	20% coinsurance after deductible is met
Emergency Room Facility Services	No charge after deductible is met	Covered as In-Network
Emergency Room Doctor and Other Services	No charge after deductible is met	Covered as In-Network
Ambulance	No charge after deductible is met	Covered as In-Network
Outpatient Mental Health and Substance Use Disorder Services at a Facility		
Facility Fees	No charge after deductible is met	20% coinsurance after deductible is met
Doctor Services	No charge after deductible is met	20% coinsurance after deductible is met
<u>Outpatient Surgery</u>		
Facility Fees		
Hospital	No charge after deductible is met	20% coinsurance after deductible is met
Ambulatory Surgical Center/Site of Service Provider	No charge after deductible is met	20% coinsurance after deductible is met
Physician and other services <i>including surgeon fees</i>		
Hospital	No charge after deductible is met	20% coinsurance after deductible is met
Ambulatory Surgical Center/Site of Service Provider	No charge after deductible is met	20% coinsurance after deductible is met
<u>Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)</u>		
Facility Fees	No charge after deductible is met	20% coinsurance after deductible is met
Physician and other services <i>including surgeon fees</i>	No charge after deductible is met	20% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Home Health Care <i>Coverage is limited to 200 visits per benefit period.</i>	No charge after deductible is met	20% coinsurance after deductible is met
Rehabilitation and Habilitation services <i>including physical, occupational and speech therapies.</i> <i>Coverage for physical, occupational and speech therapies and manipulative treatment is limited to 50 visits combined per benefit period.</i>		
Office	No charge after deductible is met	20% coinsurance after deductible is met
Outpatient Hospital	No charge after deductible is met	20% coinsurance after deductible is met
Pulmonary rehabilitation <i>office and outpatient hospital</i>	No charge after deductible is met	20% coinsurance after deductible is met
Cardiac rehabilitation <i>office and outpatient hospital</i>	No charge after deductible is met	20% coinsurance after deductible is met
Dialysis/Hemodialysis <i>office and outpatient hospital</i>	No charge after deductible is met	20% coinsurance after deductible is met
Chemo/Radiation Therapy <i>office and outpatient hospital</i>	No charge after deductible is met	20% coinsurance after deductible is met
Skilled Nursing Care (facility) <i>Coverage is limited to 120 days per benefit period.</i>	No charge after deductible is met	20% coinsurance after deductible is met
Inpatient Hospice	No charge after deductible is met	20% coinsurance after deductible is met
Durable Medical Equipment	No charge after deductible is met	20% coinsurance after deductible is met
Prosthetic Devices <i>Coverage for wigs is limited to 1 unit after cancer treatment per benefit period.</i>	No charge after deductible is met	20% coinsurance after deductible is met
Hearing Aids <i>Coverage is limited to 1 unit every 24 months.</i>	No charge after deductible is met	20% coinsurance after deductible is met
Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Combined with In-Network medical deductible	Combined with Non-Network medical deductible

Covered Prescription Drug Benefits	Cost if you use an In- Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Out-of-Pocket Limit	Combined with In- Network medical out- of-pocket limit	Combined with Non- Network medical out- of-pocket limit
Prescription Drug Coverage Network: Base Network Drug List: National		
Day Supply Limits: Retail Pharmacy 34 day supply (cost shares noted below) Retail 90 Pharmacy 100 day supply (3 times the 34 day supply cost share(s) charged at In-Network Retail Pharmacies noted below applies). Home Delivery Pharmacy 100 day supply (maximum cost shares noted below). Maintenance medications are available through CarelonRx Pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service. Specialty Pharmacy 34 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.		
Tier 1 - Typically Generic	\$0 copay per prescription after deductible is met (retail and home delivery)	20% coinsurance after deductible is met (retail) and Not covered (home delivery)
Tier 2 – Typically Preferred Brand	\$0 copay per prescription after deductible is met (retail and home delivery)	20% coinsurance after deductible is met (retail) and Not covered (home delivery)
Tier 3 - Typically Non-Preferred Brand/Specialty Drugs	\$0 copay per prescription after deductible is met (retail and home delivery)	20% coinsurance after deductible is met (retail) and Not covered (home delivery)

Covered Vision Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
<i>This is a brief outline of your vision coverage. Adult and children's vision services count towards your out-of-pocket limit.</i>		
Child Vision exam <i>Limited to 1 exam per benefit period.</i>	No charge	20% coinsurance after deductible is met
Adult Vision exam <i>Limited to 1 exam per benefit period.</i>	No charge	20% coinsurance after deductible is met

Notes:

- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".

- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- The limits for physical, occupational, and speech therapy, if any apply to this plan, will not apply if you get care as part of the Mental Health and Substance Use Disorder benefit.

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Questions: (833) 899-7070 or visit us at www.anthem.com

Your summary of benefits



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Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

If you have any questions about this document, you have the right to get help and information in your language at no cost. To talk to an interpreter, call (833) 899-7070

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

(TTY/TDD: 711)

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (833) 899-7070.

Armenian (հայերեն): Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 899-7070:

Chinese (中文): 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電(833) 899-7070。

Farsi (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) 899-7070 تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (833) 899-7070.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (833) 899-7070.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (833) 899-7070.

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(833) 899-7070 にお電話ください。

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (833) 899-7070로 문의하십시오.

Navajo (Diné): Dii naaltsoos biká'ígíí lahgo bina'ídiilkidgo ná bohónéedzà dóó bee ahóót'i' t'áá ní nizaad k'ehj bee níl hodoonih t'áadoo bááh ilínigóó. Ata' halne'ígíí la' bich'í' hadeesdzih nínízingo koǵ' hodiilnih (833) 899-7070.

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer: (833) 899-7070.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਬਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (833) 899-7070 ਤੇ ਕਾਲ ਕਰੋ।

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (833) 899-7070.

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (833) 899-7070.

Tagalog (Tagalog): Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang (833) 899-7070.

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (833) 899-7070.

(10) It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Apply online

Open an HSA in minutes!
Visit: liberty-bank.com/HSA

New account holder checklist:

- ☐ Open your HSA account
- ☐ Enroll in digital banking at liberty-bank.com
- ☐ Enroll for eStatements
- ☐ Download the Liberty Bank Mobile App
- ☐ Activate your Liberty Bank HSA Debit MasterCard® upon receipt
- ☐ Sign up for payroll deduction into your HSA, if it's available at your workplace

So you have it handy, Liberty Bank's routing number is 211170282 (you'll need your account number too)



liberty-bank.com

Member FDIC

BRN051 Effective: January 1, 2024

**Be prepared
for unexpected
healthcare costs.**



Health Savings Accounts



Health Savings Accounts (HSA) allow you (or anyone, including your employer) to put aside funds (up to annual limits set by the IRS) to pay your future healthcare expenses and to take a tax deduction for these contributions. When you, your spouse or covered dependent(s) have a qualified medical expense, simply use the funds in your account to cover such things as office visits, prescriptions, dental and vision care.*



See if you're eligible.

If you can answer yes to each of the following statements*, you are a candidate for an HSA.

- I am covered by an HSA-eligible HDHP **Y N**
- I am NOT covered by another health plan **Y N**
- I am NOT enrolled in Medicare **Y N**
- I am NOT claimed as someone's dependent **Y N**

Plenty of benefits for the cost-conscious!

As long as you follow the IRS's rules*, an HSA is such a great way to manage healthcare costs with benefits like:

- Tax-deductible contributions
- Tax-deferred earnings
- Tax-free distributions
- Quick easy access to funds
- Yours wherever you go
- Balance always carries forward, so great source of additional retirement income

All the account features you expect!

When you come right down to it, an HSA is simply a checking type account...only better because it's from Liberty Bank.

Check out all these great features:

- No minimum balance required to open
- Competitive interest rates
- No annual or monthly fee
- HSA Debit MasterCard®
- Digital banking, bill pay, mobile banking, and eStatements
- Easy online enrollment

How do I pay with HSA funds?



1. Present your HSA debit card
2. Use digital banking bill pay
3. Pay out of pocket and then pay yourself back from your HSA account (Just be sure to retain receipts for tax-filing purposes)
4. Write an HSA check

HSA Contribution Limits				
Year	Self-only Coverage	If age 55+	Family Coverage	If age 55+
2023	\$3,850	\$4,850	\$7,750	\$8,750
2024	\$4,150	\$5,150	\$8,300	\$9,300

*There's a lot to know about qualifying for and effectively managing your account. Please see our HSA FAQ for details and then consult your tax pro for additional information. Liberty Bank does not provide tax, legal or investment advice. If you have questions on these matters, please contact a qualified accountant, attorney or investment advisor.

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YOUR VSP VISION BENEFITS SUMMARY
TOWN OF WINDSOR LOCKS and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:
VSP Choice
EFFECTIVE DATE:
07/01/2022



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	- Focuses on your eyes and overall wellness - Retinal screening for members with diabetes	\$10	Every 12 months
ESSENTIAL MEDICAL EYE CARE	- Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more - Coordination with your medical coverage may apply. Ask your VSP doctor for details.	\$0 per screening \$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$25	
FRAME	\$150 featured frame brands allowance \$130 frame allowance 20% savings on the amount over your allowance \$130 Walmart®/Sam's Club® frame allowance \$70 Costco® frame allowance	Included in Prescription Glasses	Every 24 months
LENSES	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	- Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 30% on other lens enhancements	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	\$130 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 months
EXTRA SAVINGS	Glasses and Sunglasses - Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam Routine Retinal Screening - No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam Laser Vision Correction - Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		
YOUR PER DAY PERIOD (20) CONTRIBUTION	\$5.23 Member only \$8.44 Member + 1 \$8.62 Member + children \$13.90 Member + family		

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details. Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change in the event of a conflict between this information and your organization's contract with VSP; the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc. is the legal name of the corporation through which VSP does business.

Some plans exclude or limit members with applicable plan benefit to frame brands and premium lenses and may not be eligible for contact lens discounts. Some plans may require a referral for contact lens services. Other limitations may apply. All plans are subject to change without notice.
 • Copay does not include
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Full Dental 494A **Windsor Locks Town and Board of Education** **2024**

Summary of Benefits

Annual Maximum Annual Maximum for Rider C	Unlimited \$500	
Basic Insurance	100%	100%
Covered Services	(In-network) We will pay	(Out-of-network) We will pay
Full Service Basic Benefits	100%	100%
- Oral evaluations - Full mouth series of x-rays - Panoramic x-ray - Bitewing x-ray - Periapical x-rays - Topical fluoride application - Prophylaxis - Refining of dentures - Repair of dentures - Palliative emergency treatment - Fillings - Stainless steel crowns - Simple extractions - Endodontic services including pulpotomy, direct pulp capping and root canal treatment		
Rider A	80%	80%
- Inlays (not part of bridge) - Onlays (not part of bridge) - Crowns (not part of bridge) - Space maintainers - Fracture and dislocation treatment - Diagnosis and treatment of cyst and abscesses - Surgical extractions and impaction - Implantology		
Rider B	80%	80%
- Dentures, full and partial - Bridges, fixed (including bridge abutments and pontics) and removable - Addition of teeth to partial dentures to replace missing teeth		
Rider C	80%	80%
- Gingival surgery - Gingivectomy and gingioplasty - Osteotom surgery - Mucogingivoplasty surgery - Management of acute infection and oral lesions		
Rider D	Not covered	Not covered
Covered services include exams, diagnostic records, tooth guidance, repositioning (straightening) of the teeth.		
Orthodontic Lifetime Maximum	N/A	

APPENDIX D
OTHER BENEFIT SUMMARIES: DISABILITY & LIFE INSURANCES;
DEPENDENT CARE AND HEALTHCARE FSAs

Educator Disability
Income Insurance

Colonial Life
Making benefits work.

**How long could you afford to go
without a paycheck?**

Help protect your paycheck with Colonial Life's short-term disability insurance.

You use your paycheck mainly to pay for your home, your car, groceries, medical bills and utilities. What if you couldn't go to work due to an accident or sickness?

Monthly Expenses: \$ _____ \$ _____ \$ _____
 \$ _____ \$ _____ \$ _____
Total \$ _____

My Coverage Worksheet (For use with your Colonial Life Benefits Counselor)

Who's being covered?

- ☐ You only
- ☐ You and your spouse
- ☐ You and your dependent children
- ☐ You, your spouse and your dependent children

How much coverage do I need?

On-Job Accident/On-Job Sickness \$ _____ Off-Job Accident/Off-Job Sickness \$ _____

Select One Benefit Period Option:

On-Job

Off-Job

• **Total Disability**

☐ Option A	First 3 months	\$ _____/month	\$ _____/month
	Next 9 months	\$ _____/month	\$ _____/month
☐ Option B	First 6 months	\$ _____/month	\$ _____/month
	Next 6 months	\$ _____/month	\$ _____/month

• **Partial Disability**

Up to 3 months	\$ _____/month	\$ _____/month
----------------	----------------	----------------

When will my benefits start?

After an Accident: _____ days

After a Sickness: _____ days

How much will it cost?

Your cost will vary based on the level of coverage you select.

Educator Disability 1.0-CT

APPENDIX D

OTHER BENEFIT SUMMARIES: DISABILITY & LIFE INSURANCES; DEPENDENT CARE AND HEALTHCARE FSAs

Employee Coverage

In addition to disability coverage, this plan also provides employees with benefits for medical fees related to accidents, hospital confinement, accidental death and dismemberment, as well as fractures and dislocations.

Even if you're not disabled, the following benefits are payable for covered accidental injuries:

Medical Fees for Accidents Only

Doctor's Office or Urgent Care Facility Visit (Once per covered accident)	\$50
X-Ray and Other Diagnostic Imaging (Once per covered accident)	\$50
Emergency Room Visit (Once per covered accident)	\$150

Accidental Ingestion of a Controlled Drug

- Emergency Hospital Confinement (up to 31 days per calendar year) \$40/day
- Outpatient Emergency Medical Care \$500 per calendar year

Ambulance

We will pay this benefit if an ambulance company transports any covered person to or from a hospital or between medical facilities, where treatment for the injuries is received as the result of a covered accident. We will pay the amount charged up to the maximum allowable rate established by the CT Department of Public Health. We will pay this amount once per covered accident and paid directly to the ambulance provider rendering the service.

Accidental Death and Dismemberment Benefits

Benefits payable for death or dismemberment.

- Accidental Death \$25,000
- Loss of a Finger or Toe
 - Single Dismemberment \$750
 - Double Dismemberment \$1,500
- Loss of a Hand, Foot or Sight of an Eye
 - Single Dismemberment \$7,500
 - Double Dismemberment \$15,000
- Accidental Death Common Carrier \$50,000

Complete Fractures

Complete Fractures requiring closed reduction

Hip, Thigh	\$1,500
Vertebrae	1,350
Pelvis	1,200
Skull (depressed)	1,125
Leg	900
Foot, Ankle, Kneecap	750
Forearm, Hand, Wrist	750
Lower Jaw	600
Shoulder Blade, Collarbone	600
Skull (simple)	525
Upper Arm, Upper Jaw	525
Facial Bones	450
Vertebral Processes	300
Coccyx, Rib, Finger, Toe	120

APPENDIX D

OTHER BENEFIT SUMMARIES: DISABILITY & LIFE INSURANCES; DEPENDENT CARE AND HEALTHCARE FSAs

Complete Dislocations

Complete Dislocations requiring closed reduction with anesthesia

Hip	\$1,350
Knee	975
Collarbone - sternoclavicular	750
Shoulder	750
Collarbone - acromioclavicular separation	675
Ankle, Foot	600
Hand	525
Lower Jaw	450
Wrist	375
Elbow	300
One Finger, Toe	120

For a fracture or dislocation requiring an open reduction, your benefit would be 1 1/2 times the amount shown.

Additional Features

- Waiver of Premium
- Worldwide Coverage

Optional Spouse and Dependent Coverage

You may cover one or all of the eligible dependent members of your family for an additional premium.

Medical Fees for Accidents Only

Doctor's Office or Urgent Care Facility Visit (Once per covered accident)	\$75
X-Ray and Other Diagnostic Imaging (Once per covered accident)	\$75
Emergency Room Visit (Once per covered accident)	\$150

Hospital Confinement Benefit for Accident or Sickness

- Up to 3 months \$1,200/month (\$40/day)

Accidental Death and Dismemberment Benefits

- Accidental Death
 - Spouse \$10,000
 - Child(ren) \$5,000
- Loss of a Finger or Toe
 - Single Dismemberment \$75
 - Double Dismemberment \$150
- Loss of a Hand, Foot or Sight of an Eye
 - Single Dismemberment \$750
 - Double Dismemberment \$1,500
- Accidental Death Common Carrier
 - Spouse \$20,000
 - Child(ren) \$10,000

APPENDIX D
OTHER BENEFIT SUMMARIES: DISABILITY & LIFE INSURANCES;
DEPENDENT CARE AND HEALTHCARE FSAs

Windsor Locks Public Schools

Section 125 Flexible Spending Plan Highlights and Enrollment Instructions

Plan Year: • July 1 to June 30

Eligibility: • .5 FTE or more hours per week (regularly scheduled)
• First of the month following the date of hire.

You do not have to be enrolled in your employer's group health plan to enroll in this Flex Spending plan.

Annual Elections: • Dependent Care (DCR): \$500.00 minimum/ \$5,000.00 maximum

2 ½ Month Grace Period: • Eligible DCR expenses can be incurred up to 2 ½ months following the end of the plan year and applied to any remaining account balance in the prior plan year.
***The 2 ½ Month Grace Period & Year End Run-off Period Run Concurrently**

Year End 90 Day Run-off Period*: • Reimbursements can be submitted up to 90 days following the end of the plan year.

Claim Reimbursement: • Processed weekly (\$20.00 minimum reimbursement)

Reimbursement Type(s): • Check / Direct Deposit

Plan Year Payroll Deductions: • 21

Here's How to Enroll in Your Section 125 Plan
Follow these simple steps:

1. If you meet the eligibility requirements, please complete the Enrollment Form.
2. Estimate your annual reimbursable health-care/dependent-care related expenses using the worksheet on the back of the enrollment form or the FSA calculator on the ABS website.
3. If you use the Dependent Care Auto-Affidavit a new form must be completed for the new Plan Year.

Questions? Need Help? First, read the "How to Save on Medical & Child Care Expenses" employee handbook. If you do not have one, contact Human Resources, visit us on the web at www.abs125.com, check out the **ABS Mobile App** or call 1-877-732-8125 from 8:00am to 5:00pm E.S.T. Monday through Friday.

