

Collective Bargaining Agreement

By and Between

The TOWN of SUFFIELD

and the



**UNITED PUBLIC SERVICE EMPLOYEES UNION
(UPSEU)LOCAL 424 - UNIT 109
SUFFIELD MUNICIPAL EMPLOYEES
(TOWN HALL)**

July 1, 2025 through June 30, 2029

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AGREEMENT

Between

TOWN OF SUFFIELD, CONNECTICUT

And

UNITED PUBLIC SERVICE EMPLOYEES UNION (UPSEU), INTERNATIONAL UNION
OF JOURNEYMEN AND ALLIED TRADES LOCAL 424 – UNIT 109

PREAMBLE

This Agreement entered into by and between the Town of Suffield, State of Connecticut, hereinafter referred to as the Town, and United Public Service Employees Union (“UPSEU”), Local 424 – Unit 109, hereinafter referred to as the Union, has as its purpose the promotion of harmonious relations between the Town and the Union; the establishment of an equitable and peaceful procedure for the resolution of differences; and establishment of rates of pay, hours of work, working privileges or benefits or any other matters that come within the general meaning of the terms, working conditions or conditions of employment.

ARTICLE 1
RECOGNITION

The Town hereby recognizes the Union as the exclusive Collective Bargaining Agent, for the purpose of Collective Bargaining with respect to rates of pay, wages, hours of employment, and other conditions of employment for the unit consisting of all employees who work at least one hundred and twenty (120) days per year in the following groups:

Town Hall, Parks and Recreation Department, Minibus Drivers, Administrative Assistant to the Chief of Police, Police Records Clerk, Assistant to Senior Center Director, excluding the Executive Assistant(s) to the Board of Selectmen, the Executive Assistant to the Public Works Director, elected Officials, Uniformed Police, and Fire Suppression Personnel, the Director of Human Resources, the Human Resources Coordinator, the Superintendent of the Water Pollution Control Authority, the Assistant Business Administrator, the Director of Community Services, the Public Works Director, the Highway Foreman, the Facilities Manager, the Library Director and all Library Employees, the Director of Finance and Assistant Director of Finance, the Parks and Recreation Director, the Ambulance Chief and Paramedics, the Town Assessor, the Building Inspector and Assistant Building Inspector, statutory department heads and supervisors, and employees already represented by another collective bargaining agent.

ARTICLE 2
DEFINITIONS

Pro-rata is defined as calculating the number of hours worked by a regularly scheduled part-time employee and dividing it to get a percentage.

Example: A 20-hour employee would have a 57% benefit ratio:
(20hrs (hrs worked per wk) ÷ 35hrs (FT hrs per wk) = 57%)

To calculate the ratio for an irregularly-scheduled part-time employee, the Town will average the employee's hours per week for the first three months of each year. This average number of hours per week divided by thirty-five (35) shall constitute the pro-rata percentage. For those contractual provisions that require at least twenty (20) hours per week, the average number of hours shall be used in making that determination.

A Full-time employee is one who works thirty (30) hours or more a week.

A Permanent Part-time employee is one who works twenty (20) hours a week but less than thirty (30) hours a week.

A Casual Part-time employee is one who works less than twenty (20) hours a week

ARTICLE 3
NO DISCRIMINATION

The provisions of this Agreement shall be applied equally to all employees in the Bargaining Unit without discrimination because of any Federal or State protected class, including race, color, religion, age, sex, sexual orientation, gender expression or identity, national origin, or other status protected by law.

ARTICLE 4
EMPLOYEE RIGHTS AND REPRESENTATION

4.1 Employees have and shall be protected in the exercise of the right without fear of penalty or reprisal to join and assist the Union. The freedom of employees to assist the Union shall be recognized as extending to participation in the management of the Union and acting for the Union in the capacity of Union Officer or Representative.

ARTICLE 5
UNION SECURITY/DUES, AGENCY FEES

5.1 All present employees and all employees hired after the date this Agreement is signed shall be entitled to become and remain members of the Union.

The Town agrees to deduct union membership dues and/or fees as may be allowed by law once each month from the pay of those employees who individually and in writing authorize such deductions. The Town will remit once each month on or before the last day of the month in which such deductions are made, together with the list of employees from whose wages these sums have been deducted, a copy of said deductions to the treasurer of the Union. Such dues deductions shall continue for the duration of this Agreement and any extension thereof. The Union agrees to hold the Town harmless from damages arising from the making of authorized deductions. These deductions will be made on the payday of each month as specified by the Town and agreed to by the Union.

5.2 Within ten (10) working days of an employee's hire date, the Town shall provide the Unit President and UPSEU Labor Relations Representative with the following information about newly hired bargaining unit members: first and last name; work location; pay rate; and work phone number and email address. The Town shall provide the Union an opportunity to meet with new employees hired into the bargaining unit during the first thirty (30) calendar days of employment with the Town provided that such meeting does not disrupt the operations of the Town and that such meeting is limited to a duration of twenty (20) minutes or less.

ARTICLE 6 MANAGEMENT RIGHTS

Nothing herein contained shall be construed as limiting the right of the Town to manage or direct the working force, including: the right to hire, transfer, promote, suspend, or discharge for just cause any employee in order to maintain discipline and efficiency; to relieve employees from duty because of lack of work or other causes deemed sufficient to the Town; to determine the methods, processes, and means of operation, the schedules of work, methods or facilities; and to limit or curtail its operations unless and only to the extent that provisions of this Agreement specifically curtail or limit such rights, powers, and authority. The employer may subcontract, provided it first advises the Union of its intent to do so and negotiates with the Union over the effects of the decision to subcontract.

ARTICLE 7 NO STRIKE/NO LOCKOUT

7.1 The Union agrees that all employees included in this Agreement will not collectively, concertedly, or individually engage in or participate directly or indirectly in any strike, sympathy strike, slowdown, or stoppage during the term of this Agreement.

7.2 The Town agrees that it shall not lockout employees during the term of this Agreement.

ARTICLE 8
SENIORITY

8.1 Seniority shall commence upon the date that the employee begins as a full-time or permanent part-time paid employee of the Town. The employee's earned seniority shall not be lost because of absence due to illness, pregnancy, maternity leave, bereavement, jury duty, short term disability, long term disability, personal leave, or authorized leave or while eligible for recall. Seniority and seniority rights will not be accrued during unpaid leave of absence or layoff, but such rights will not be lost by the employee because of such leave.

8.2 All other factors being equal, seniority will be used to determine transfers or promotions of any of the employees. Other factors are defined to include qualifications and competence to perform the work.

8.3 New employees to the Town Hall union shall be considered probationary during their first one-hundred and twenty (120) days of employment. During such probationary period, the employee shall not attain seniority rights under this Agreement, and such probationary employee will be subject to discharge by the Town without access to the Grievance Procedure. At the successful completion of the probationary period, seniority shall be retroactive to the commencement of employment.

8.4 When new jobs are created, or vacancies occur within the Unit, the Town shall post the job title and job description for one (1) week and notify the Union Steward of such posting. Each employee shall have the opportunity to bid such opening(s), provided he/she is qualified. The senior qualified employee shall be awarded the job. The Town shall not consider candidates from outside the bargaining unit until the above bidding process has been completed and there are no qualified bargaining unit members interested in such bid. The Town, through its respective department heads, retains the right to fill positions from outside the unit and the system if no qualified employee from within bids such opening.

8.5 In the event there is a reduction in or a proposed reduction in the number of employees or work hours, the principle of seniority shall be applied. The employee with the least seniority in the job title shall be laid off first. The Town shall notify the Union Steward as soon as possible but in no event less than forty-eight (48) hours prior to the time in which the layoff is to be effective. The Town shall notify the least senior employee within the affected job title at least fourteen (14) calendar days before the effective date of the layoff.

8.6 The order of layoff for employees covered by this Agreement shall be within the job title as follows:

- a. Temporary and seasonal employees;
- b. Probationary employees, part-time before full-time;
- c. Permanent part-time employees before regular full-time; and
- d. Within job title, full-time employees with the least seniority first.

An employee who receives such notice may elect within seven (7) calendar days thereafter to bump into a lower job title, provided that the employee has more seniority than the least senior

employee in the lower job title. The employee to be bumped shall have the same bumping rights to positions held by less senior employees in a lower job title, provided all such bumping rights are exercised prior to the effective date of layoff.

8.7 Employees who are laid off or bumped into a lower job title under this Article shall have recall rights as follows:

- a. The affected employee shall notify the Department head in writing at the time of layoff that he/she requests placement on a recall list.
- b. Employees who are bumped to a lower job title shall have recall rights to return to his/her former job title. When an employee is bumped to a lower job title, he/she shall be placed on the appropriate pay scale and step that represents the least reduction to the pay of the employee.
- c. For a period of twenty-four (24) months, the affected employee shall have the right to be recalled to the job title from which he/she was laid off if a position should become vacant or be reinstated to a position in a lower job if qualified.

8.8 Employees whose names are on the recall list and have exhausted all unemployment benefits will be notified of opportunities for temporary, part-time, or seasonal employment. No new employee shall be hired for temporary, part-time, or seasonal positions until all employees on the recall list have had an opportunity to decline such employment subject to the terms of Article 8.9. Such employment shall not constitute recall, and refusal of such employment will not affect recall rights subject to Article 8.7c.

8.9 No person shall be newly employed until all persons on the recall list have been notified by certified mail, and such persons either are offered reemployment, or declined such reemployment offer. An employee who declines an offer of reemployment shall forfeit recall rights. If a person on recall fails to respond to a certified letter notifying the employee of a recall opportunity within five (5) business days of receipt, the employee shall lose recall rights.

8.10 On or about July 1 of each year, the Town shall furnish the Union with an up-to-date seniority list.

ARTICLE 9 HOURS OF WORK AND OVERTIME

9.1 Hours of Work

A. Hours of Work

1. Town Hall full-time employees shall work thirty-five (35) hour week, Monday through Friday, 8:30 am to 4:30 pm, with a one (1) hour unpaid lunch. Employees will have the option to taking a one-half (1/2) hour unpaid lunch and reducing the workday by one-half (1/2) hour, subject to department head approval. Permanent part-time employees shall work all days and hours currently practiced.

2. Effective Memorial Day of each year through Labor Day of each year, the Town Hall hours shall be modified as follows:

8:00 am to 4:30 pm Monday through Thursday
8:00 am to 1:00 pm Friday

The Town may expand summer hours at the sole discretion of the First Selectman.

3. The Administrative Assistant to the Chief of Police shall work thirty-five (35) hour week, Monday through Friday, 8:00 am to 3:00 pm, with one half hour paid lunch each day.

4. When mutually agreeable between the Department Head and the employee, full-time Town Hall Employees may, on an individual basis, alter their starting times of work to any time between 7:00 am and 10:00 am. The parties acknowledge that some positions may have non-standard work schedules, and any such schedules shall continue in accordance with past practice. Notwithstanding any alteration of starting times, employees will continue to work their normally scheduled hours per day.

Employees in the Parks and Recreation division may have non-standard work schedules in order to meet programming needs. Such work schedules shall be established as far in advance as possible and mutually agreed to by the supervisor(s) and the employee(s) and may include flexible scheduling as outlined above.

The Town may require a temporary change in the normal work schedule of an employee in order to cover the long-term absence of another employee of more than thirty (30) days, provided the time period of the schedule change is defined in advance. The Town may also require a temporary change in the normal work schedule of an employee or a group of employees for training purposes. Such training period and resulting schedule change shall not exceed thirty (30) days unless mutually agreed. Such change shall not result in any extra compensation if no work is performed beyond the normal number of work hours per day.

B. Overtime

1. Employees shall receive one and one-half (1-1/2) times their regular hourly rate for all work performed in excess of eight (8) hours in a day or forty (40) hours in any week, with straight time paid for work performed between the seventh (7th) and eighth (8th) hour of each day. There shall be no pyramiding of overtime.

2. Employees shall receive one and one-half (1-1/2) times their regular hourly rate for all work performed on Saturday or Sunday.

3. Overtime work shall be divided equally as far as practicable within the classification requiring the overtime. Bargaining unit members shall be given preference for all bargaining unit overtime work.

4. All overtime worked must be approved in advance.

C. Compensatory Time

1. Employees may elect to take compensatory time off in lieu of overtime payment for any hours worked in excess of eight (8) hours per day or forty (40) hours per week at a rate of one and one-half (1 1/2) hours of compensatory time for each overtime hour worked. A Town Hall employee may elect to take one (1) hour of comp time in lieu of one (1) hour of pay for work performed between the seventh (7th) and eighth (8th) hour of each day. All compensatory time shall be recorded in the payroll system.

2. Compensatory time off must be taken within ninety (90) days of being earned. If the employee and the supervisor cannot mutually agree on available times to take the compensatory time off within the ninety (90) day period, the employee shall be paid in lieu thereof at the applicable rate of pay in effect when the time accrued. Accrued compensatory time shall be used in a timely manner so as not to have an excessive amount to use prior to the end of the fiscal year or upon discontinuance of employment. At the end of the fiscal year, compensatory time hours that have been accrued but are unused shall be paid out at the rate of pay at which they were earned.

3. Use of Compensatory time:

a. An employee wishing to utilize compensatory time shall submit a written request to the supervisor for the time off at least 72 hours prior to the time period requested off.

b. Such request shall be approved or denied within 8 hours of the submission.

c. Short notice request (2 hours or less use of compensatory time) shall be granted at the discretion of the shift supervisor.

d. The 72-hour advance notice may be waived at the reasonable discretion of the First Selectman or his/her designee when a situation arises that is an EXTREME emergency for which the employee was unable to plan or anticipate.

e. Management reserves the right to deny the request for use of compensatory time when it disrupts the operation of the department; when the time period cannot be replaced by employee(s) or supervisor(s); or where it is anticipated that all workers will be needed to cover an ongoing or pending work load.

9.2 Any Town Hall bargaining unit employee who is a member of the Suffield Volunteer Fire Department or Suffield Volunteer Ambulance Association shall be released, upon approval of their immediate supervisor, from work without loss of pay or benefits to respond to emergencies.

ARTICLE 10
GRIEVANCE PROCEDURE

10.1 Purpose The purpose of the grievance procedure shall be to settle employee grievances on as low an administrative level as possible so as to insure employees' morale without impairing Town efficiency.

10.2 Definitions

- A. A "Grievance" is any difference, dispute, or disagreement concerning wages, hours, or working conditions, or a claimed violation, misinterpretation, or misapplication of the provision(s) of this Agreement.
- B. A "Grievant" may be the employee, a group of employees, and/or Union.
- C. "Business Days" for the purpose of this article, a "Business Day" shall mean the days and hours of operation of the Town Hall.

STEP ONE Any employee with a grievance and/or his Union Labor Representative shall submit the grievance in writing and shall meet with the Department Head or his/her designee within ten (10) business days of the date the alleged grievance occurred or is discovered, and the Department Head or his designee shall submit his decision to the aggrieved employee and the Union within ten (10) business days of the receipt of the grievance.

STEP TWO If the employee or the Union is not satisfied with the decision rendered by the Department Head or his/her designee, the employee or the Union shall submit the grievance in writing within ten (10) business days after receiving such decision, to the First Selectman or his/her designee, who shall render a written decision within ten (10) business days after receipt.

STEP THREE If the Union is not satisfied with the decision rendered by the First Selectman, it may, within twenty (20) business days after the receipt of that decision, submit the grievance to the Connecticut Board of Mediation and Arbitration. The decision rendered by the Arbitrator(s) shall have no power to add to or subtract from or modify in any way the terms of this Agreement. The cost of the arbitration shall be borne equally by both parties.

10.3 Mediation The mediation services of the State Board of Mediation and Arbitration may be utilized at any time provided either party so desires.

10.4 Recording of Minutes or Testimony Either party shall have the right to employ a public stenographer or use a mechanical recording device at any step in the procedure, with advance notice to the other party.

10.5 Meetings If either of the parties related to the grievance process desires to meet for the purpose of oral discussion, a meeting shall be requested and scheduled in accordance with Steps One, Two, and Three.

10.6 Employees and the Union shall have the right and choice of representative whenever desired by either individual employees or the Union at their own expense. The Town shall have the right and choice of representative whenever desired at its own expense.

10.7 By mutual agreement, the parties may agree to extend the time limits of this procedure. Absent an extension, the failure by the Union to comply with the time limits of this procedure will result in the grievance being resolved on the basis of the last response by the Town and the failure of the Town to comply with the limits of this procedure entitles the Union to proceed to the next step of the process.

ARTICLE 11 DISCIPLINE

11.1 All disciplinary action shall be applied in a fair and equitable manner and shall be consistent with the infraction for which disciplinary action is being applied. All warnings, suspensions, and discharges must be given in writing with reasons stated, and a copy given to the employee and the Union at the time of the disciplinary action. Depending on the offense, disciplinary action may include, but not be limited to, documented verbal warning and/or written warning, suspension without pay, and discharge. Progressive discipline shall be applied when appropriate. No employee shall be discharged or suspended without just cause. Disciplinary action normally shall follow in this order:

- Documented Verbal warning
- Written warning
- Suspension without pay
- Discharge

All disciplinary action may be appealed through the established grievance procedure.

11.2 Each employee shall have the right to see and review his or her personnel file upon request by appointment with the Director of Human Resources. The Town shall provide copies of all materials in the file upon request of the employee. Employees may request that the Town correct, amend or delete incorrect or inaccurate material. Failing mutual agreement, the employee shall have the right to respond, and it shall be made part of the file. No separate active personnel file shall be maintained other than the one subject to employee inspection.

11.3 Each employee will be given copies of any evaluation reports placed in the employee's personnel file.

11.4 All verbal and written warnings shall be removed from the records of the employee one (1) year after the application of discipline, and suspensions shall be removed two (2) years after the application of discipline unless there is a pattern of repeated conduct.

11.5 Any employee who has been disciplined or discharged and is subsequently exonerated shall be reinstated without prejudice or loss of seniority and compensated for any loss of wages unless otherwise awarded by an arbitrator.

ARTICLE 12 INSURANCE & RETIREMENT BENEFITS

This article and attached insurance plan design appendices (Appendix E) provide summaries and descriptions of various insurance benefits. For additional information, please refer to the insurance documents.

12.1 Eligibility

A. The Town agrees to provide the following program of insurance for full time employees (30 hours and over) and enrolled dependents, including coverage for dependents until age twenty-six (26) (dental coverage to age twenty-three (23)).

B. The Town agrees to allow part-time employees regularly scheduled to work less than full time (thirty (30) hours per week) to participate in the Town's health and dental insurance plans. Part time employees regularly scheduled to work twenty (20) hours or more per week may participate in the Town's health and dental insurance plans as follows: Part-time employees premium cost share will be pro-rated based on what the Town would otherwise pay for the coverage, and the part-time hours worked.

12.2 Group Term Life Insurance

Life Insurance Policy Equal to \$70,000 coverage (for employees working thirty (30) or more hours per week). All employees hired on or before June 30, 2016, who currently receive this benefit shall continue to do so. Effective July 1, 2026, policy increase to \$75,000 coverage (for employees working thirty (30) or more hours per week).

12.3 Group Short- and Long-Term Disability Insurance

A. Employees regularly working twenty-five (25) or more hours per week shall be covered by a Short-Term Disability (STD) and Long-Term Disability (LTD) plan whose benefits shall be payable and administered in accordance with the carrier's policy. Each employee shall be compensated a gross monthly dollar amount, which amount shall be equal to the gross dollar amount of his/her portion of the monthly premium for his/her coverage under this section. If, as a result of tax law revisions, STD/LTD benefits become taxable income, despite the fact that the premiums are being paid through employee payroll deductions,

then the parties agree to reopen the provisions regarding the method by which premiums are paid. Payment shall be made through payroll deductions upon the written authorization of each employee on a form entitled "Authorization for Short Term Disability and Long-Term Disability Plan Premiums Deductions." The Town will amend the STD/LTD plan(s) to cover employees whose regular work schedule is 25 or more hours in a week. Participation in the STD and LTD plan and deductions is mandatory as a condition of employment.

- B. STD benefits shall be payable on the first day of a non-job-related injury or on the eighth day after the onset of an illness, whichever is applicable. Upon request of the department head, verification of such injury or illness shall be provided (in connection with sick pay or disability insurance benefits).
- C. STD benefits shall continue for up to twenty-six (26) weeks for each separate occurrence of illness or injury per fiscal year. STD benefits shall consist of sixty percent (60%) of the employee's regular weekly wage.
- D. STD benefits shall be supplemented by up to one hundred dollars (\$100.00) per week, so long as the total of the STD benefits and the one hundred dollars (\$100.00), or portion thereof, does not exceed the employee's regular weekly wage.
- E. LTD benefits shall begin on the twenty-seventh (27th) week of payment of STD benefits (at which point STD benefits shall cease). LTD benefits shall consist of sixty percent (60%) of the employee's regular weekly wage (not to include scheduled overtime or other compensation). LTD benefits shall continue up until the date of eligibility for Social Security retirement benefits, or until the employee's Normal Retirement Date (or Early Retirement Date, if the employee elects an Early Retirement) under the Pension Plan, or until the employee receives a Disability Retirement under the Pension Plan, or until disallowed by the LTD policy, whichever occurs sooner.
- F. It is agreed that STD and LTD benefits shall be payable and administered in accordance with the carrier's policy. There shall be no change in benefits payments made without prior negotiations with the Union. However, any administrative changes which do not significantly impact upon the employees shall not require prior negotiations with the Union.
- G. Employees shall receive credited service for Pension Plan purposes for any period of time in which they receive STD benefits, so long as they continue to make their pension contributions during such period. For purposes of calculating the average final compensation ("AFC") under the Pension Plan, the periods of time during which employees receive STD benefits shall be treated as though the employees were receiving

their regular weekly wages under the wage appendices in this Agreement.

- H. Employees shall not receive credited service for Pension Plan purposes for any period of time in which they receive LTD benefits, and such period of time shall not be used in calculating the employee's average final compensation.
- I. It is understood that once an employee satisfies the eligibility for benefits requirements under the pension plan or the LTD policy, benefits may be payable in accordance with said plan or policy regardless of whether actual employment is terminated.
- J. The Town shall provide job security for each employee while that employee is on short-term disability and/or long-term disability for a period up to twelve (12) months or equal to the illness, whichever is less.
- K. The Town shall make reasonable efforts to encourage the short-term disability/long-term disability insurance carrier to provide payment within two weeks. Both parties acknowledge that the payment schedule is subject to carrier approval.

12.4 Group Medical Insurance Effective July 1, 2025:

All employees shall participate in the High Deductible Health Plan under the following conditions:

HSA 1

Health Savings Account \$2,000/4,000
Non-Gatekeeper

In-Network

\$2,000/\$4,000 Deductible - Plan Year
100% Co-ins, after deductible
\$4000/\$8000 Out of pocket max
\$0 Wellness, deductible waived

Out-of-Network

\$2,000/4,000 Deductible
80/20% Co-ins., after deductible
\$4,000/8,000 Out of pocket max

In Network Prescription Benefits:

Rx \$5/\$30/\$45, after deductible - Unlimited max
Mail Order \$5/\$60/\$90 after deductible
PSI Platform

Active employees 65 years of age or older not enrolled in Medicare shall remain on the HDHP with HSA. If eligible for retiree health insurance pursuant to Article 12, Section 12.11, shall receive such benefits under the HDHP Plan.

Cost Savings Measures effective July 1, 2023:

Accredo Specialty Pharmacy: Mandatory mail order for certain specialty drugs to treat cancer and diseases like Parkinson's.

Health Matters Care Management Preferred: Pre-certification required for in-patient admissions and certain outpatient procedures, including outpatient surgery.

ASH Medical Management: Authorization required after five (5) visits for physical therapy, occupational therapy, and chiropractic care (*NOTE: this provision may only be implemented by the Town after all bargaining units approve it*).

Group Medical Insurance Effective July 1, 2026:

All employees shall participate in the High Deductible Health Plan under the following conditions:

HSA10

Health Savings Account \$2,000/4,000
Non-Gatekeeper

In-Network

\$2,000/\$4,000 Deductible - Plan Year
100% Co-ins, after deductible
\$4000/\$8000 Out of pocket max
\$0 Wellness, deductible waived

Out-of-Network

\$2,000/4,000 Deductible
80/20% Co-ins., after deductible
\$4,000/8,000 Out of pocket max

In Network Prescription Benefits:

Rx \$5/\$30/\$45, after deductible - Unlimited max
Mail Order \$5/\$60/\$90 after deductible

MP4 Platform

Cost Savings Measures: Effective July 1, 2026

Accredo Specialty Pharmacy: Mandatory Mail order for certain specialty drugs to treat cancer and diseases like Parkinson's

Health Matters Care Management Preferred: Pre-certification required for in-patient admissions and certain outpatient procedures including outpatient surgery.

ASH Medical Management: Authorization required after five (5) visits for physical therapy, occupational therapy, and chiropractic care (*NOTE: this provision may only be implemented by the Town after all bargaining units approve it*).

Standard Formulary prescription

Preventive Generic RX enhanced coverage

Essential protection (prior authorization, quantity limits, and step therapy)

Pathwell Specialty

12.5 Health Savings Account (HSA) Annual HSA deductible funding by the town for individual or 2 person/family plan **effective July 1, 2025:**

Fiscal year 2025-2026 – Forty percent (40%)

The Town's portion of the deductible shall be deposited into employee Health Savings Accounts each year, with one half (1/2) being deposited on the 1st pay period after July 1 and one half (1/2) being deposited on the 1st pay period after January 1.

Health Saving Account (HSA) Employee funded effective July 1, 2026:

Employees who are enrolled in a qualified High Deductible Health Plan (HDHP) may elect to contribute to a Health Savings Account (HSA) on a voluntary basis. The Employer shall **NOT** be responsible for making any contributions to an employee's HSA.

Employee contributions to the HSA may be made through payroll deduction on a pre-tax basis, subject to IRS regulations.

Town Hall employees actively enrolled in the towns health care plan as of **July 1, 2025** will receive a one-time bonus in the gross amount of Six Thousand Dollars (\$6,000.00). An eligible employee may elect to have this bonus deposited into their Health Savings Account (HSA) or 457 plans (subject to annual IRS contribution limits), or receive it as a direct lump-sum taxable payment.

12.6 Group Dental Coverage

The minimum dental benefits are as provided below:

FLEX DENTAL: Flex Dental Plan shall consist of the following key provisions:

Deductible \$50 Individual/\$150 family (waived for preventive care; Applies to Type 11 basic care and Type 111 major care only)

Maximum	\$1000 per person/fiscal year
Orthodontia Rider	\$1000 per lifetime maximum. Dependent Children (max. limit age 23)

12.7 Premium Cost Share Contribution High Deductible Health Care Plan:

Employees shall be required to pay the following percentages of the premium costs for the medical and dental insurance programs listed below.

Individual coverage:

- Effective 7/1/2025 – Sixteen percent (16%)
- Effective 7/1/2026 – Seventeen and one-half percent (16.5%)
- Effective 7/1/2027 – Seventeen percent (17%)
- Effective 7/1/2028 – Seventeen and one-quarter percent (17.25%)

Two-person coverage:

- Effective 7/1/2025 – Sixteen percent (16%)
- Effective 7/1/2026 – Sixteen and three-quarter percent (16.75%)
- Effective 7/1/2027 – Seventeen and one-quarter percent (17.25%)
- Effective 7/1/2028 – Seventeen and one-half percent (17.5%)

Family coverage:

- Effective 7/1/2025 – Sixteen percent (16%)
- Effective 7/1/2026 – Seventeen percent (17%)
- Effective 7/1/2027 – Seventeen and one-half percent (17.5%)
- Effective 7/1/2028 – Seventeen and three-quarter percent (17.75%)

Premium Cost Share Contributions Dental Insurance:

- Effective 7/1/2025 – twenty one percent (21%)
- Effective 7/1/2026 – twenty two percent (22%)
- Effective 7/1/2027 – twenty two percent (22%)
- Effective 7/1/2028 – twenty three percent (23%)

12.8 Change of Carriers/Funding Arrangements

The Town shall have the right to change insurance carriers and/or self-insure, in whole or in part, in order to provide the insurance coverage set forth above, provided that the plan(s) which result(s) from the change in carriers and/or self-insurance are substantially equivalent to the plan(s) described above, in terms of coverage, benefits, and administration when viewed as a whole.

If at any time during the term of this contract, the Town meets to discuss any changes in insurance and/or pension which affect members, the Union shall be advised and shall be given an opportunity to be present at any such discussion. There shall be no reduction in the benefit level unless through mutual agreement of the Town and the Union.

12.9 Deductible Funding

The Town will provide a wage deduction plan for each employee's contributions to her/his HSA account. The insurance deductions will be on a pre-tax basis in accordance with Section 125 of the IRS Code. Participation in this HSA funding plan shall be voluntary.

12.10 Insurance Waiver

Only employees who received the insurance waiver on June 15, 2007, will continue to be eligible for the insurance waiver option.

Employees may elect to waive all Medical and Dental coverage and, in lieu thereof, to receive a payment of one thousand (\$1,000.00) dollars for employee only plan; Two Thousand (\$2,000.00) dollars for the employee plus one plan; and Three Thousand (\$3,000.00) for family plan of three or more.

Payment to those employees waiving coverage will be made on a semi-annual basis on January 15th and June 15th by separate check. Notice of intent to elect the waiver must be filed by June 15th of the previous contract year. The waiver shall remain in effect until the employee files a written request for reinstatement of insurance at the time of open enrollment or due to a qualifying event causing a loss of other insurance coverage.

Where there is a change in employee's status, such as, but not limited to, change in the spouse's employment or changes in a spouse's benefit program, the waiver may, by written notice to the Town, be revoked. Upon receipt of revocation of the waiver, coverage by Cigna shall be subject to any regulations, including waiting periods, which may then be in effect. Depending upon the effective date of coverage, appropriate financial adjustments shall be made between the employee and the Town so as to ensure that the pro-rated basis in Section b. was accurate.

Waivers under this section must be permitted by applicable insurance companies and policies.

12.11 Retiree Insurance Coverage

- A. The Town of Suffield shall make available a program of medical insurance for retirees, which shall contain the same level of coverage and benefits as available to current employees, as may be amended from time to time in negotiations, except that in the case of HDHP plans, the Town will fund the retiree's deductible at thirty-five percent (35%) during the period of retirement until the age of 65. Employees hired after May 4, 2017, shall receive thirty percent (30%) funding. Once a retiree or spouse becomes eligible for Medicare, he/he shall begin coverage under Medicare and shall no longer be eligible for coverage in the group plan for active employees. The premium for such Medicare

supplement shall be shared in accordance with the schedules listed below. For current employees as of January 1, 2020, and those hired on or after January 1, 2020, the only spouse eligible under this section is the retiree's legal spouse at the time of retirement.

- B. For those employees hired on or before June 30, 2007, who have reached fifteen (15) years of service and age 55, or twenty-five (25) years of service regardless of age, the Town shall pay the full premium costs of the retiree and his/her legally married spouse for their natural life according to the following schedules:

25 years and over of service - 100% paid
21-25 years of service -75% paid
15-20 ears of service -65% paid

- C. Employees hired on or before June 30, 2007, with ten (10) years but less than twenty-five (25) years of service, and under the age of 55, may be carried on such policies for the same time period of eligibility of retiree (based on the above schedule). The retiree shall pay the full cost of his/her legally married spouse's coverage. This provision shall be effective only for employees who retire after July 1, 1998. When a retiree or spouse becomes eligible for Medicare, the employee or spouse must enroll in Medicare, and the Town will provide Medicare Supplement Plan F with prescription coverage at \$10/\$20/\$40 with the premium of such supplement shared in accordance with the above schedule.
- D. For those employees hired on or after July 1, 2007, who have reached 25 years of credited service and age 60, the Town shall pay 50% of the medical premium cost of the retiree and his/her legally married spouse; once-eligible for Medicare, the Town will provide medical coverage secondary to Medicare as a so-called Medicare Supplement Plan F with prescription coverage at \$10/\$25/\$40.
- E. Any full-time employee who is retired from the Town because of a work-related disability shall be covered by the same insurance as other employees of the Town for himself/herself and dependents, with the full cost of insurance being paid by the Town.
- F. Part time employees who are participating in the medical insurance plan as provided in Article 12 Section 12.4, above, at the time of retirement also qualify for the retirement medical insurance coverage as provided in Paragraph A., above, except that the Town's percent, as shown above, applies only to the share the Town is paying at the date the part time employee last worked. The retiree continues to pay the percent he/she paid while working plus the percent the retiree pays according to the schedules in paragraph B. above.

12.12 Other Retiree Benefits

- A. For all employees hired on or before July 1, 2014, the provision of an ordinance

establishing a Pension Plan for Town employees, enacted by vote of the special town meeting for the Town of Suffield on June 29, 1961, are made part of this Agreement, together with such amendments to said ordinance as may have been made during the term of this Agreement, which shall include the latest pension amendment which provides for normal retirement at age fifty-five (55). The plan is amended further to require that all full time employees and regular part time employees who are hired after July 1, 2001, and prior to July 1, 2014, are required to become and remain participants in the Pension Plan as a condition of employment as long as they work 20 or more hours per week.

- B. For all employees hired on or before July 1, 2014, the Town shall continue to make available a 457 plan (DCP) to all full-and part-time bargaining unit employees. Additionally, the Town shall provide a fifty percent (50%) match on employee contributions. The Town's contributions shall be capped at a calendar year maximum of two percent (2%) of the employee's gross annual income, including overtime.
- C. Eligible employees hired on or after July 1, 2014, shall be permitted to participate in a Defined Contribution Plan (457b), with a mandatory contribution of 5.25% from the employee and 5.25% employer annual contribution. The Town will match any additional contribution by an employee up to an additional 1.75%, for a total Town contribution not to exceed seven (7%) percent. Effective July 1, 2026, the Town contribution not to exceed seven and one half (7.5%) percent. Effective July 1, 2027, the Town contribution not to exceed seven and one half (7.5%) percent. Effective July 1, 2028, the Town contribution not to exceed eight (8%) percent.
- D. Should any other Town bargaining unit employees (excluding Fire and Police personnel)
 - a. receive an increase in the pension multiplier during the term of this agreement. The parties agree to re-open the contract for the sole purpose of negotiating over the pension plan. Negotiations, if necessary, shall follow all applicable State and Federal statutes including the right of either party to pursue binding arbitration over the pension plan. The Town will furnish all employees with a copy of the above insurance and pension programs.

ARTICLE 13
HOLIDAYS

13.1 Members of the bargaining unit shall be granted thirteen (13) paid holidays as follows:

New Year's Day	Labor Day
Martin Luther King	Columbus Day
Presidents Day	Veterans Day
Good Friday	Thanksgiving Day

Memorial Day	The day after Thanksgiving
Independence Day	Christmas Eve Day
	Christmas Day

Part-time employee holiday pay shall be based on regular hours worked and shall be paid only for a holiday that the employee otherwise would have worked. Any part-time members hired on or before July 1, 2020, who receive holiday pay shall continue to receive holiday pay for the duration of her/his employment with the Town, regardless of whether the paid holiday falls on a regular workday.

- 13.2 a. When a specified holiday falls on Saturday, the holiday leave shall be granted on the preceding day.
- b. When a specified holiday falls on Sunday, the holiday leave shall be granted on the following day, Monday.

13.3 Whenever any of these holidays shall occur while an employee is out on sick leave, there will not be a charge to sick leave for that holiday.

13.4 When a holiday occurs during an employee's vacation, there will not be a charge to vacation leave for that holiday.

13.5 When a full-time employee is required to work a holiday, the employee shall receive one and one-half (1-1/2) times his/her hourly rate of pay, plus a day's pay, or with the department head's approval, another day off.

No accrued holidays may be carried over from one fiscal year to another. Those unused holidays which cannot be carried from one fiscal year to the next fiscal year shall be paid at the normal rate of pay.

13.6 An employee may elect to take a floating holiday for any holiday, when approved by the Department Head and only if work is required on said holiday.

ARTICLE 14 VACATION LEAVE

A full year of accrued paid vacation time shall be credited to an employee on each anniversary of his/her date of hire. Additionally, the current practice of crediting a new hire with five (5) vacation days at the completion of six (6) months of service in her/his first year of employment shall not change.

14.1 Each full-time and permanent part-time employee is entitled to paid vacation according to the following schedule:

<u>If you have:</u>	<u>You will be credited with the following vacation days annually based on your date of hire:</u>
*Six months to one year of service	5
1 year or more of service	10
4 years or more of service	15
7 years or more of service	20

In the first year, one (1) week of earned vacation may be taken upon completion of the first six (6) months full-time service. The overall earned vacation for the first year of employment shall not exceed ten (10) days.

Permanent part time employee computation is on a pro-rata basis based on regular hours worked.

The date for determining length of service for vacation eligibility shall be the employee's anniversary date. Vacations shall be scheduled with department head or supervisor approval; in the event of a conflict with another employee, seniority shall prevail. Employees may request to carryover a maximum of one (1) week earned vacation time into the next anniversary year, subject to the approval of the Town. Such request shall not be unreasonably denied.

The following employees shall not be entitled to vacation pay:

- a. Those discharged for just cause.
- b. Those laid off for lack of work who refuse to accept recall.
- c. Those on an unpaid leave of absence.

14.2 Employees may take their vacation leave in accordance with schedules established by the supervisor. The supervisor may, however, limit the number of employees on vacation at any one time because of the operating requirements of the department. In the event there is a conflict concerning the choice of vacation weeks between the employees, the supervisor shall give preference on the basis of greatest length of service. If, due to staff shortages or scheduling problems, an employee is unable to take some or all earned vacation, such employee may carry over unused vacation to the following year, but such time must be taken within three (3) months.

Requests to schedule the time off will not be unreasonably denied. If employees do not carry the days over, or if they carry the days over and are unable to take the days within three (3) months of her/his anniversary date, those employees may choose to accept payment for the unused days at straight time.

14.3 For the purpose of computing vacation leave, only dismissal and unpaid leave of absence of more than thirty (30) days will break the continuity of service; other leave will not deter vacation leave accrual during such leave. Vacation leave shall not be granted to employees with less than six (6) months service. However, upon completion of six (6) months service, employees shall have their accrual of such leave computed from the date of hire.

14.4 In the event of an illness of a minimum of two (2) days during an employee's vacation period, the employee shall be given the option of charging the sick days to his sick leave provided a doctor's certificate verifies such illness.

14.5 An employee leaving on vacation of more than four (4) consecutive days may be granted all pay due for that vacation time, provided he/she submits a request for such pay to the department head not less than ten (10) calendar days in advance of said vacation.

14.6 Employees leaving the service of the Town, other than those terminated for just cause, shall be paid for any unused vacation leave accrued as of his/her last day of service. This provision applies on a pro-rata basis to part-time employees regularly scheduled to work between twenty (20) and thirty (30) hours per week. For employees hired after May 4, 2017, this benefit is only available for employees who have completed five (5) or more years of service with the Town.

14.7 Accrued vacation leave or authorized overtime for which payment is due shall be considered to be earned and payable upon death of any employee to such person or persons entitled by law to receive any compensation due such employee.

14.8 Part-time employees who work twenty (20) hours, but less than thirty (30) hours shall be entitled to use any unused vacation leave, which will be granted on a pro-rata basis, prior to the effective date of their retirement.

ARTICLE 15 SICK LEAVE

15.1 An employee may be absent from work with pay during such period as actual illness or injury prevents him/her from performing their duties. Each such absence must be supported by a physician's statement if the absence exceeds four (4) days unless the illness or injury is of such a nature that the department supervisor and/or the First Selectmen waives the furnishing of a physician's statement. An employee absent due to illness or injury shall notify his/her supervisor within two (2) hours of the regular starting time of the workday. Failure to do so may result in denial of sick leave for the period of absence.

Sick leave shall not be considered as a privilege which an employee may use at his/her discretion, but shall be allowed only in cases of his/her sickness or disability except for FMLA qualified leave. An employee who is out on a FMLA absence shall, at their option, be allowed to use any available sick time during such absence.

Authorized absence under this Article will include the situation when a member of the employee's immediate family or household is ill or injured as to require the employee's presence at home. If the Town believes this provision is being abused by an employee, the Town may require the employee to submit a certificate of such illness by a physician.

15.2 Each full-time employee shall be granted ten (10) sick days per year on their anniversary date, which shall not be cumulative. Part time employees are entitled to a pro rata share in accordance with Article 2. During the first year of service, employees shall accumulate one (1) sick for each month of service completed to a maximum of ten (10).

The Town shall compensate each bargaining unit member for one-half (1/2) of the sick days authorized under this provision but not used by the employee, at the rate of pay in effect on the last day of the contract year when the days were earned. Compensation shall be provided in a lump sum within 30 days following the employee's anniversary date.

An employee who retires or resigns with no discipline pending at the time shall receive a pro-rata portion of his/her unused sick days. The pro-rata benefit shall be calculated on the basis of one-twelfth (1/12) for each full month of service completed during the anniversary year. The Town will pay such benefit within thirty (30) calendar days after separation from employment. For employees hired after May 4, 2017, this benefit is only available for employees who have completed five (5) or more years of service with the Town.

The union and the town agree that the system of crediting employee's sick days on a fiscal year will cease effective July 1, 2023. Fulltime and regular part time employees working 17.5 hours per week will earn their sick days on their anniversary date. To transition to this system, on July 1, 2023, all eligible bargaining unit employees will be credited with sick days earned between July 1, 2022, and June 30, 2023. On the employees next anniversary date following July 1, 2023, he/she will receive a pro-rated amount of sick days earned from July 1, 2023, to such anniversary date and will receive a full year (10) days on the following anniversary date. It is the intent of this provision that no employee will lose earned sick days as a result of this change from fiscal year to anniversary date.

ARTICLE 16 WAGES

16.1 All employees shall be paid in accordance with Appendices A, B, and C, except any member advanced or promoted to a higher rate of pay shall be accelerated not less than one full step above the step which he/she occupied at the lower classification. New employees shall start at the first step. Except as provided for in Appendices B and C, each employee shall advance in the salary schedule as follows:

Start	Step 1
After one year	Step 2
After two years	Step 3
After three years	Step 4
After four years	Step 5
After five years	Step 6

16.2 Salaries for the positions covered by this contract are provided in Appendix B attached hereto.

16.3 The First Selectman reserves the right to maintain a weekly or biweekly pay schedule.

ARTICLE 17
WORKER'S COMPENSATION

17.1 Employees who are absent from work due to illness or accident for which they are entitled to compensation under the Worker's Compensation Act, shall not be charged sick time for such absences.

17.2 If an employee is absent from work because of an injury sustained in the course of his/her work for which he/she is entitled to compensation under the Workers' Compensation Act, the Town shall pay to the employee during the period of disability, not to exceed nine (9) months from the date of disability, an amount equal to the difference between the employee's regular salary and the amount of Workers' Compensation received by the employee, adjusted for tax withholding.

ARTICLE 18
LEAVE PROVISIONS

18.1 Maternity Leave shall be granted in accordance with the Connecticut General Statutes and the Federal Family and Medical Leave Act.

18.2 Personal Leave The Town shall grant four (4) days of paid personal leave per year to full-time regular employees working thirty (30) hours or more. Employees working twenty (20) hours but less than thirty (30) hours shall receive a prorated number of personal days (percentages in excess of the whole number will be rounded down to the whole number.) Personal time is earned annually on the employee's anniversary date.

Except in cases of emergency, a minimum of twenty-four (24) hours' notice must be given. These days are not cumulative and will not be charged to sick leave time or vacation time. The Town shall compensate each bargaining unit member for one-half of the personal days authorized under this provision but not used by the employee. The Town shall compensate each employee for the unused days in a lump sum within 30 days following the employee's anniversary date.

18.3 Bereavement Leave An employee may have time off up to four (4) days per occurrence without loss of regular pay in the event of the death of an employee's: spouse, father, mother, sister, brother, child, stepchild, grandparent, grandchild, or any person of the immediate household regardless of relationship. An employee may have time off up to four (4) days with pay per occurrence for the death of an employee's: mother-in-law, father-in-law, stepparent, or step-sibling. An employee shall be granted one (1) day off with pay for the death of an aunt, uncle, niece, nephew, or cousin. Any additional time off requested shall be charged to accrued vacation or personal leave, at the discretion of the employee.

If the funeral of a member of the immediate family takes place further than two hundred fifty (250) miles (one way) from the employee's residence, he/she shall be granted an additional day off with

pay, provided documentation substantiating the request is submitted to the Town. Acceptable documentation includes an obituary, travel tickets or a written statement by the employee.

18.4 Jury Leave Any employee called to jury duty shall be paid the difference between the employee's regular rate of pay and the fee received from serving as a juror. No employee shall receive more compensation than normally should have been received in a regular work week. An employee called to jury duty shall furnish the Town with a notice to service in evidence of attendance. The Town may request exclusion for any employee who received notification of jury duty.

18.5 Military Leave Military leave shall be granted in accordance with applicable state and federal law.

18.6 Leave of Absence An employee requesting leave of absence without pay may be granted the same at the discretion of the department head and/or Board of Selectmen upon reasonable cause being given. Such leave shall not exceed six months.

During the first 90 days of such leave of absence, insurance benefits will remain in effect. During the remainder of the leave, the employee may continue in the group plans by paying the monthly premiums.

18.7 Union Leave

- A. One (1) member of the Union may be designated to process grievances and such member shall be granted leave of duty with full pay while engaged in processing said grievance, at each step of the procedure through arbitration.
- B. b) One (1) or more member(s) of the Union may be granted leave of absence from duty with full pay to attend annual conventions, or other Union business, but said employee(s) shall not be granted or entitled to reimbursement by the Town for any expenses incurred in travel or otherwise. Such leave shall not exceed five (5) days per year.
- C. The Union shall have the right to have three (3) members of its negotiating committee present for all negotiation sessions. When such meetings take place during scheduled work hours the members of the negotiating team present will be granted leave with full pay. Negotiation sessions shall alternate evenly between work hours (morning session) and off-work hours (late afternoon or evening session) unless mutually agreed otherwise by the parties. This provision applies to negotiation sessions only; preparation or discussion meetings between the Union and members of the negotiating committee shall be on the employee's time.

ARTICLE 19 GENERAL PROVISIONS

19.1 The Town agrees that it will not subcontract work for the purpose of laying off employees. Further, the Town will make every effort to recall employees from layoff whenever the duration and nature of the work being done makes it practical to do so.

19.2 During the term of this Agreement, the Town shall furnish the Union with an up-to-date list of employees. When a new employee is hired, the Town shall notify the Union and furnish the Union with the name, date of employment, classification and rate of pay of the new employee. When the employment of an employee terminates, the Town shall notify the Union, and furnish the name and date of termination of the employee.

19.3 The Town shall provide a copy of this Agreement to each employee presently employed and to each new employee upon employment.

19.4 If an Article or Section of the Agreement is declared invalid by a court of competent jurisdiction, said invalidity shall not affect the balance of this Agreement.

19.5 There shall be no alteration, variation, no amendment of the terms and conditions of this Agreement, unless made and agreed to in writing by both parties. Any agreement must be ratified by the Union membership and the Board of Selectmen.

19.6 If there is any previously adopted policy, rule or regulation of the Town which is in conflict with any provision of the Agreement, said Agreement provision shall prevail during the term of this Agreement.

19.7 When an employee is required to use his/her own motor vehicle to perform Town business, or attend conferences at the direction of the First Selectman, he/she shall be reimbursed at the IRS rate.

19.8 The Union's Labor Representative shall be permitted to visit specific job sites where bargaining unit members are employed provided such visits are at normal business hours and do not interfere with the operation of the department. It is agreed that the Union's Labor Representative will report to the department head before talking to bargaining unit members.

19.9 The Town shall provide bulletin board space for the Union located in the main designated areas for the posting of notices concerning the Union's business and activities.

19.10 The Town of Suffield agrees to continue in force for the duration of this Agreement for those benefits and privileges previously granted to and enjoyed by the members of the Bargaining Unit but which may not be specifically mentioned herein.

19.11 Any employee who is required by the Town to attend any training or conferences shall be reimbursed for the reasonable expenses associated with said training or conference.

Training will be paid at one hundred (100 %) percent by the Town for continuing education/re-certification that is required for the employee's current position at the discretion of the Department Head and First Selectman.

19.12 The Union shall be provided an opportunity to meet with the Town to discuss changes to an existing bargaining unit position. The Town shall establish appropriate pay rates for any new classification, and the Union may request that the position be included in the bargaining unit. Any dispute that may arise as a result shall be resolved through the grievance and arbitration procedure of this Agreement or proceedings administered by the State Board of Labor Relations.

19.13 Neither the Town management nor any Commission or Board shall officially recognize any charge or complaint that may be made by a member of the public against a bargaining unit member unless and until it is in writing, signed by the Complainant under oath. Such writing shall include a detailed description of the acts complained of and names and addresses of witnesses. The Union Labor Representative and the employee involved shall be informed of the complaint with a copy of said complaint to the employee and the Union Labor Representative. If any formal charges are to be made against the employee as a result of said charges, a hearing will be held before the Board of Selectmen, and the employee or the employee's representative shall have the right to cross-examine the accuser. Nothing herein is intended to preclude the Town from investigating claims against members of the bargaining unit consistent with its management rights and principles of just cause and due process.

19.14 No non-bargaining unit employee shall be used to perform bargaining unit work until and unless no bargaining unit employees are available or willing to work.

19.15 In order to encourage participation of students (and their peers) in Town activities, the Town may continue its Student Intern Program. This program shall not result in any reduction in work hours for members, nor will the Town assert that it constitutes "shared work" under the labor regulations.

19.16 The Town may also continue to utilize the federally funded senior community service employment program, which provides work for senior citizens. The Town agrees it will not use enrollees of this program to perform work to such an extent that it will cause the displacement of currently employed workers or a reduction of their regular hours.

19.17 In the sole discretion of the First Selectman, non-essential employees may be authorized for a late or no arrival or early dismissal due to weather conditions that compromise their safety, and shall not suffer a loss of pay for such late or no arrival or early dismissal. If a non-essential employee reasonably believes that his/her safety may be compromised by weather conditions, but the First Selectman has not authorized a late or no arrival or early dismissal, said employee may, at his/her discretion, utilize accrued vacation or personal leave to cover the absence or, in the sole discretion of the First Selectman, may take an unpaid day.

19.18 Employees who have completed twenty (20) full-time years of service with the Town shall, beginning in their twenty-first (21st) year of service, be eligible to receive an annual payment of five hundred dollars (\$500). This payment shall be made for up to ten (10) consecutive years, with a maximum cumulative benefit of five thousand dollars (\$5,000). This provision shall take effect on July 1, 2025, and shall not be applied retroactively for prior years of service.

19.19 The Town shall reimburse any employee who is required to hold a passenger endorsement CDL to perform their position with the Town one hundred percent (100%) of the cost of the required annual/ bi-annual physical examinations that are not otherwise covered by and/or paid for through insurance. Reasonable accommodations will be made during work hours to obtain the CDL physical if off hour appointments are not available.

ARTICLE 20
SAFETY AND HEALTH

The Town of Suffield will comply with occupational safety and health standards (OSHA) as promulgated under State of Connecticut Statutes, Chapter 571.

ARTICLE 21
DURATION

This Agreement shall become effective on July 1, 2025, and shall remain in effect through June 30, 2029, and thereafter shall continue in effect from year to year except that it may be amended effective at the date of expiration by one party giving notice of its intention to amend the Agreement to the other party not later than one hundred and twenty (120) days prior to the expiration date. Within ten (10) days of receipt of such notice by either party, a conference shall be held between the Town and the Union for the purpose of considering such proposed amendment.

Signed this 17TH day of NOVEMBER, 2025

FOR THE TOWN OF SUFFIELD



Colin Moll, First Selectman

FOR UNITED PUBLIC SERVICE
EMPLOYEES UNION, LOCAL 424- UNIT 109



Donna Carney-Bastrzycki, Union President



Kevin E. Boyle, UPSEU President



David Perrotti Labor Relations Representative

APPENDIX A
SALARY SCHEDULE

Effective and retroactive to July 1, 2025, there shall be a three percent (3%) general wage increase for bargaining unit members.

Effective July 1, 2026, there shall be a three percent (3%) general wage increase for all bargaining unit members.

Effective July 1, 2027, there shall be a three percent (3%) general wage increase for all bargaining unit members.

Effective July 1, 2028, there shall be a two and eighty-five percent (2.85%) general wage increase for all bargaining unit members.

The parties agree that the statement included on the new job descriptions, which says, in part:

"The job description does not constitute an employment agreement between the employer and the employee and is subject to change by the employer as the needs of the employer and requirements of the job change" does not contradict Article 19.12 and/or State law.

APPENDIX B
 FY 2025 – 2026
 Effective July 1, 2025
 3% INCREASE
 PAY STEPS

Job Title	Pay Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Director of Special Programs	13	\$35.08	\$36.82	\$38.55	\$40.33	\$42.08	\$43.85
Recreation Supervisor	13	\$35.08	\$36.82	\$38.55	\$40.33	\$42.08	\$43.85
Zoning Enforcement Officer	13	\$35.08	\$36.82	\$38.55	\$40.33	\$42.08	\$43.85
Data Processing Assistant	12	\$33.41	\$35.08	\$36.78	\$38.44	\$40.10	\$41.75
Deputy Assessor	11	\$31.82	\$33.41	\$35.01	\$36.62	\$38.15	\$39.76
Accounting Assistant	10	\$30.29	\$31.82	\$33.31	\$34.82	\$36.39	\$37.88
Admin.Asst.to Chief of Police	10	\$30.29	\$31.82	\$33.31	\$34.82	\$36.39	\$37.88
Recreation Sport Programmer	10	\$30.29	\$31.82	\$33.31	\$34.82	\$36.39	\$37.88
Special Programs Coordinator	10	\$30.29	\$31.82	\$33.31	\$34.82	\$36.39	\$37.88
Minibus Driver 1	9	\$28.88	\$30.31	\$31.74	\$33.19	\$34.62	\$36.05
Records Clerk	9a	\$28.29	\$29.69	\$31.17	\$32.72	\$34.38	\$35.75
Admin. Secretary/Tech. Asst.	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Administrative Secretary	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Assistant to Senior Center Director	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Assistant Tax Collector	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Assistant Assessor	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Assistant Town Clerk	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Parks/Recreation Administrative Secretary	8	\$27.45	\$28.86	\$30.22	\$31.64	\$32.96	\$34.34
Minibus Driver	2	\$19.50	\$20.50	\$21.51	\$22.45	\$23.45	\$24.40
Parks/Recreation Registration Clerk	1	\$17.13	\$18.05	\$18.98	\$19.98	\$21.03	\$22.15

FY 2026 – 2027
Effective July 1, 2026
3% INCREASE
PAY STEPS

Job Title	Pay Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Director of Special Programs	13	\$36.13	\$37.93	\$39.71	\$41.54	\$43.34	\$45.16
Recreation Supervisor	13	\$36.13	\$37.93	\$39.71	\$41.54	\$43.34	\$45.16
Zoning Enforcement Officer	13	\$36.13	\$37.93	\$39.71	\$41.54	\$43.34	\$45.16
Data Processing Assistant	12	\$34.42	\$36.13	\$37.88	\$39.59	\$41.30	\$43.00
Deputy Assessor	11	\$32.77	\$34.42	\$36.06	\$37.71	\$39.30	\$40.95
Accounting Assistant	10	\$31.20	\$32.77	\$34.31	\$35.87	\$37.48	\$39.02
Admin.Asst.to Chief of Police	10	\$31.20	\$32.77	\$34.31	\$35.87	\$37.48	\$39.02
Recreation Sport Programmer	10	\$31.20	\$32.77	\$34.31	\$35.87	\$37.48	\$39.02
Special Programs Coordinator	10	\$31.20	\$32.77	\$34.31	\$35.87	\$37.48	\$39.02
Minibus Driver 1	9	\$29.75	\$31.22	\$32.70	\$34.18	\$35.66	\$37.13
Records Clerk	9a	\$29.14	\$30.59	\$32.10	\$33.70	\$35.41	\$36.82
Admin. Secretary/Tech. Asst.	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Administrative Secretary	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Assistant to Senior Center Director	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Assistant Tax Collector	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Assistant Assessor	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Assistant Town Clerk	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Parks/Recreation Administrative Secretary	8	\$28.27	\$29.73	\$31.13	\$32.59	\$33.95	\$35.37
Minibus Driver	2	\$20.08	\$21.11	\$22.15	\$23.13	\$24.16	\$25.13
Parks/Recreation Registration Clerk	1	\$17.64	\$18.59	\$19.55	\$20.58	\$21.66	\$22.81

FY 2027 – 2028
 Effective July 1, 2027
 3% INCREASE
 PAY STEPS

Job Title	Pay Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Director of Special Programs	13	\$37.22	\$39.06	\$40.90	\$42.79	\$44.64	\$46.52
Recreation Supervisor	13	\$37.22	\$39.06	\$40.90	\$42.79	\$44.64	\$46.52
Zoning Enforcement Officer	13	\$37.22	\$39.06	\$40.90	\$42.79	\$44.64	\$46.52
Data Processing Assistant	12	\$35.45	\$37.22	\$39.02	\$40.78	\$42.54	\$44.29
Deputy Assessor	11	\$33.75	\$35.45	\$37.14	\$38.85	\$40.47	\$42.18
Accounting Assistant	10	\$32.14	\$33.75	\$35.34	\$36.95	\$38.61	\$40.19
Admin. Asst. to Chief of Police	10	\$32.14	\$33.75	\$35.34	\$36.95	\$38.61	\$40.19
Recreation Sport Programmer	10	\$32.14	\$33.75	\$35.34	\$36.95	\$38.61	\$40.19
Special Programs Coordinator	10	\$32.14	\$33.75	\$35.34	\$36.95	\$38.61	\$40.19
Minibus Driver 1	9	\$30.64	\$32.16	\$33.68	\$35.21	\$36.73	\$38.25
Records Clerk	9a	\$30.02	\$31.50	\$33.07	\$34.72	\$36.48	\$37.93
Admin. Secretary/Tech. Asst.	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Administrative Secretary	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Assistant to Senior Center Director	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Assistant Tax Collector	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Assistant Assessor	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Assistant Town Clerk	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Parks/Recreation Administrative Secretary	8	\$29.12	\$30.62	\$32.06	\$33.57	\$34.97	\$36.43
Minibus Driver	2	\$20.69	\$21.75	\$22.82	\$23.82	\$24.88	\$25.89
Parks/Recreation Registration Clerk	1	\$18.17	\$19.14	\$20.14	\$21.20	\$22.31	\$23.49

FY 2028 – 2029
Effective July 1, 2028
2.85% INCREASE
PAY STEPS

Job Title	Pay Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Director of Special Programs	13	\$38.28	\$40.18	\$42.07	\$44.01	\$45.91	\$47.84
Recreation Supervisor	13	\$38.28	\$40.18	\$42.07	\$44.01	\$45.91	\$47.84
Zoning Enforcement Officer	13	\$38.28	\$40.18	\$42.07	\$44.01	\$45.91	\$47.84
Data Processing Assistant	12	\$36.46	\$38.28	\$40.13	\$41.94	\$43.75	\$45.55
Deputy Assessor	11	\$34.72	\$36.46	\$38.20	\$39.95	\$41.63	\$43.38
Accounting Assistant	10	\$33.05	\$34.72	\$36.35	\$38.00	\$39.71	\$41.34
Admin. Asst. to Chief of Police	10	\$33.05	\$34.72	\$36.35	\$38.00	\$39.71	\$41.34
Recreation Sport Programmer	10	\$33.05	\$34.72	\$36.35	\$38.00	\$39.71	\$41.34
Special Programs Coordinator	10	\$33.05	\$34.72	\$36.35	\$38.00	\$39.71	\$41.34
Minibus Driver 1	9	\$31.51	\$33.08	\$34.64	\$36.21	\$37.77	\$39.34
Records Clerk	9a	\$30.87	\$32.40	\$34.01	\$35.71	\$37.51	\$39.01
Admin. Secretary/Tech. Asst.	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Administrative Secretary	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Assistant to Senior Center Director	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Assistant Tax Collector	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Assistant Assessor	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Assistant Town Clerk	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Parks/Recreation Administrative Secretary	8	\$29.95	\$31.49	\$32.97	\$34.53	\$35.96	\$37.47
Minibus Driver	2	\$21.27	\$22.37	\$23.47	\$24.50	\$25.59	\$26.62
Parks/Recreation Registration Clerk	1	\$18.69	\$19.69	\$20.71	\$21.80	\$22.95	\$24.16

APPENDIX C
TOWN OF SUFFIELD, CONNECTICUT
AUTHORIZATION FOR SHORT-TERM DISABILITY AND
LONG-TERM DISABILITY PREMIUMS DEDUCTIONS

TO THE TOWN OF SUFFIELD

I, the undersigned, hereby authorize you to deduct from my earnings once each month an amount necessary to pay the monthly premiums for the STD and LTD policies, in accordance with the collective bargaining agreement and as certified to you by the insurance carrier and to remit such amount to such carrier.

I understand that this wage deduction will remain in effect during my employment with the Town unless I request that it be discontinued, in which case I will be subject to the provisions of said collective bargaining agreement.

Date: _____ Signed: _____

PLEASE PRINT THE FOLLOWING:

EMPLOYEE'S FULL NAME: _____

EMPLOYEE'S HOME ADDRESS: _____

DEPARTMENT: _____

JOB TITLE: _____

APPENDIX D
HDHP PLAN DESIGN

 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go online at www.cigna.com/sp . For general definitions of common terms, such as <u>allowed amount</u> , <u>balance billing</u> , <u>coinsurance</u> , <u>copayment</u> , <u>deductible</u> , <u>provider</u> , or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-Cigna24 to request a copy.	
Important Questions	Answers
What is the overall <u>deductible</u> ?	For in-network providers: \$2,000/individual - employee only or \$4,000/family maximum For out-of-network providers: \$2,000/individual - employee only or \$4,000/family maximum Combined medical/behavioral and pharmacy <u>deductible</u> <u>Deductible</u> per individual applies when the employee is the only individual covered under the <u>plan</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-network <u>preventive care</u> & immunizations.
Are there other <u>deductibles</u> for specific services?	No.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For in-network providers: \$4,000/individual - employee only or \$8,000/family maximum For out-of-network providers: \$4,000/individual - employee only or \$8,000/family maximum Combined medical/behavioral and pharmacy <u>out-of-pocket limit</u>
What is not included in the <u>out-of-pocket limit</u> ?	Penalties for failure to obtain <u>pre-authorization</u> for services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.
Why This Matters: Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . You don't have to meet <u>deductibles</u> for specific services. The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met. Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .	

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.cigna.com or call 1-800-Cigna24 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge/visit	20% coinsurance	None
	Specialist visit	No charge/visit	20% coinsurance	None
	Preventive care/ screening/ immunization	No charge Deductible does not apply	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	\$5 copay/prescription (retail); \$5 copay/prescription (home delivery)	20% coinsurance/prescription (retail); Not covered (home delivery)	Coverage is limited up to a 34-day supply (retail) and a 100-day supply (home delivery). Certain limitations may apply, including, for example: prior
More information about prescription drug coverage				

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
is available at www.cigna.com	Preferred brand drugs (Tier 2)	\$30 <u>copay</u> /prescription (retail); \$60 <u>copay</u> /prescription (home delivery)	20% <u>coinsurance</u> /prescription (retail); Not covered (home delivery)	authorization, step therapy, quantity limits. For drugs in the Clinical Day Supply program, you may pay less than the noted cost share for certain specialty drugs. In-network Federally required preventive drugs will be provided at no charge.
	Non-preferred brand drugs (Tier 3)	\$45 <u>copay</u> /prescription (retail); \$90 <u>copay</u> /prescription (home delivery)	20% <u>coinsurance</u> /prescription (retail); Not covered (home delivery)	
	Facility fee (e.g., ambulatory surgery center)	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
If you have outpatient surgery	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
	<u>Emergency room care</u>	No charge/visit	No charge/visit	Out-of-network services are paid at the in-network cost share and <u>deductible</u> .
If you need immediate medical attention	<u>Emergency medical transportation</u>	No charge	No charge	Out-of-network air ambulance services are paid at the in-network cost share and <u>deductible</u> .
	<u>Urgent care</u>	No charge/visit	No charge/visit	None
	Facility fee (e.g., hospital room)	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
If you have a hospital stay	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
	Outpatient services	No charge/office visit No charge/all other services	20% <u>coinsurance</u> /office visit 20% <u>coinsurance</u> /all other services	Lesser of 50% of covered expenses or \$200 penalty if no percent of out-of-network non-routine services. Includes medical services for MH/SA diagnoses.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Inpatient services	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification. Includes medical services for MH/SA diagnoses. Primary Care or <u>Specialist</u> benefit levels apply for initial visit to confirm pregnancy. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Office visits	No charge	20% <u>coinsurance</u>	
	Childbirth/delivery professional services	No charge	20% <u>coinsurance</u>	
If you are pregnant	Childbirth/delivery facility services	No charge	20% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification. Coverage is limited to 200 days annual max. 16 hour maximum per day (The limit is not applicable to mental health and substance use disorder conditions.) Coverage is limited to annual max of: 36 days for Cardiac rehab services Services are covered when <u>Medically Necessary</u> to treat a mental health condition (e.g. autism) or a congenital abnormality. Habilitative Services are covered for Physical, Speech and Occupational Therapies.
	<u>Rehabilitation services</u>	No charge/visit	20% <u>coinsurance/visit</u>	
	<u>Habilitation services</u>	No charge/visit	20% <u>coinsurance/visit</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Skilled nursing care</u>	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification. Coverage is limited to 220 days annual max.
	<u>Durable medical equipment</u>	No charge	20% <u>coinsurance</u>	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
	<u>Hospice services</u>	No charge/inpatient services No charge/outpatient services	20% <u>coinsurance</u> /inpatient services 20% <u>coinsurance</u> /outpatient services	Lesser of 50% of covered expenses or \$200 penalty for no out-of-network precertification.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Limited to 1 eye exam per 12 months.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) • Dental care (Children)
<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. • Routine foot care • Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)
<ul style="list-style-type: none"> • Acupuncture • Bariatric Surgery (in-network only) • Chiropractic care (combined with <u>Rehabilitation Services</u>) • Hearing aids (2 devices per 24 months) • Infertility treatment • Private-duty nursing (\$15,000 maximum) • Routine eye care (Adult) (Limited to 1 eye exam per 12 months)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Cigna at 1-800-Cigna24, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.ccio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#) or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Cigna Customer service at 1-800-Cigna24. Additionally, a consumer assistance program can help you file your [appeal](#). Contact: Connecticut Office of the Health Care Advocate at (866) 466-4446.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-244-6224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-244-6224.

Navajo (Dine): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne 1-800-244-6224.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** \$2,000
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost \$12,700

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$2,030

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** \$2,000
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost \$5,600

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$40
The total Joe would pay is	\$2,240

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$2,000
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost \$2,800

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,000

The plan would be responsible for the other costs of these EXAMPLE covered services.

Discrimination is against the law.

Medical coverage

Cigna Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna Healthcare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna Healthcare:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact customer service at the toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.



If you believe that Cigna Healthcare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to ACAGrievance@Cigna.com or by writing to the following address:

Cigna Healthcare
Nondiscrimination Complaint Coordinator
P.O. Box 188016
Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to ACAGrievance@Cigna.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1.800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>

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Proficiency of Language Assistance Services

English – ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna Healthcare customers, call the number on the back of your ID card. Otherwise, call 1.800.244.6224 (TTY: Dial 711).

Spanish – ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna Healthcare, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.800.244.6224 (los usuarios de TTY deben llamar al 711).

Chinese – 注意：我們可為您免費提供語言協助服務。對於 Cigna Healthcare 的現有客戶，請致電您的 ID 卡背面的號碼。其他客戶請致電 1.800.244.6224 (聽障專線：請撥 711)。

Vietnamese – XIN LƯU Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Dành cho khách hàng hiện tại của Cigna Healthcare, vui lòng gọi số ở mặt sau thẻ Hội viên. Các trường hợp khác xin gọi số 1.800.244.6224 (TTY: Quay số 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna Healthcare 가입자님들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주시십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주시십시오.

Tagalog – PAUNAWA: Makakuha ka ng mga serbisyo sa tulong sa wika nang libre. Para sa mga kasalukuyang customer ng Cigna Healthcare, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY: I-dial ang 711).

Russian – ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna Healthcare, позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки участника плана. Если вы не являетесь участником одного из наших планов, позвоните по номеру 1.800.244.6224 (TTY: 711).

برجاء الانتباه خدمات الترجمة المجانية متاحة لكم. عملاء البرنامج الحاليين برجاء الاتصال بالرقم المدون على بطاقتكم الشخصية. او اتصل ب 1.800.244.6224 (TTY: اتصل ب 711).

French Creole – ATANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna Healthcare yo, rele nimewo ki deyè kat ID ou. Sinon, rele nimewo 1.800.244.6224 (TTY: Rele 711).

French – ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna Healthcare, veuillez appeler le numéro indiqué au verso de votre carte d'identité. Sinon, veuillez appeler le numéro 1.800.244.6224 (ATS : composez le numéro 711).

Portuguese – ATENÇÃO: Tem ao seu dispor serviços de assistência linguística, totalmente gratuitos. Para clientes Cigna Healthcare atuais, ligue para o número que se encontra no verso do seu cartão de identificação. Caso contrário, ligue para 1.800.244.6224 (Dispositivos TTY: marque 711).

Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmy Cigna Healthcare mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1 800 244 6224 (TTY: wybierz 711).

Japanese – 注意事項：日本語を話される場合、無料の言語支援サービスをご利用いただけます。現在のCigna Healthcareのお客様は、IDカード裏面の電話番号まで、お電話にてご連絡ください。その他の方は、1.800.244.6224 (TTY: 711)まで、お電話にてご連絡ください。

Italian – ATTEZIONE: Sono disponibili servizi di assistenza linguistica gratuiti. Per i clienti Cigna Healthcare attuali, chiamare il numero sul retro della tessera di identificazione. In caso contrario, chiamare il numero 1.800.244.6224 (utenti TTY: chiamare il numero 711).

German – ACHTUNG: Die Leistungen der Sprachunterstützung stehen Ihnen kostenlos zur Verfügung. Wenn Sie gegenwärtiger Cigna Healthcare-Kunde sind, rufen Sie bitte die Nummer auf der Rückseite Ihrer Krankenversicherungskarte an. Andernfalls rufen Sie 1.800.244.6224 an (TTY: Wählen Sie 711).

لطفاً با شماره‌ای که در پشت کارت شناسایی شماست تماس بگیرید. به صورت رایگان به شما ارائه می‌شود. برای مشتریان فعلی Cigna Healthcare خدمات کمک زبانی، به صورت رایگان با شماره 1.800.244.6224 تماس بگیرید (شماره تلفن ویژه ناشران: شماره 711 را شماره‌گیری کنید).