ARTICLE VIII
FRINGE BENEFITS
ALL GROUPS

A. HEALTH INSURANCE

1. **Medical/Prescription** – The Board of Education shall provide employees coverage in the School Employee's Health Benefit Plan (SEHBP), **N.J. Direct 15** or its equivalent, as the base plan for eligible employees. Any eligible employee who wishes greater health coverage **(Direct 10)**, may purchase the coverage via payroll deduction.

2. Effective **January 1, 2021** and pursuant to the provisions of Chapter 44, all new full time non-tenured contractual employees shall be enrolled in the SEHBP N.J. **Educators Health Plan** (EHP) or its equivalent or the N.J. **Garden State Health Plan** (GSHP) or its equivalent.

3. Health insurance contributions shall be consistent with the attached percentage chart, which shall be the Chapter 78 Tier 3 contribution rate plus 75% of the difference between the contribution rates of Tiers 3 and 4, in lieu of Chapter 78- Tier 4. Payment will be via payroll deduction. For all employees that are covered under the EHP or GSHP, those contribution levels shall be consistent with the provisions of Chapter 44.

4. The Board of Education reserves the right to change the current carrier for a comparable program from another provider. In the event that the board switches from the SEHBP to another carrier the prescription co-pays and deductible shall revert to the plan in effect as of March 30, 2023. This plan shall provide a mandatory generic prescription health insurance (3) three tier co-pay coverage plan $3-Generic / $10-preferred brand/ $25- non-preferred brand and mail order: $6-Generic / $20-preferred brand / $50- non-preferred brand.

5. If there are modifications to Chapter 78 or 44 by the State of New Jersey, both parties agree to discuss the changes.

6. Full time employees who work at least thirty (30) hours or more per week, effective for all employees hired on or after July 1, 2021, are eligible for health insurance.

7. Declined coverage: employees, who can substantiate alternate health coverage and wish to decline the district's health coverage, shall receive alternate compensation of $2,500.00 per annum. Payment will be made semi-annually on the last pay date in December and June. Payments will be added to the employee's regular paycheck, and will be prorated for personnel electing this option after July 1st of any particular fiscal year. Election will be made thirty (30) days in advance.

8. **Dental** - The Board of Education shall provide a dental insurance plan with an individual per person maximum coverage of $1,350 per annum and 80% coverage for preventive and basic services. Orthodontic and Prosthodontic procedures are covered at 50% with a lifetime maximum per individual of $1,150. The Board reserves the right to change the current carrier for a comparable program from another provider.

9. The vision care credit, administered through the District's section 125 plan administrator, will be $150 per eligible member of the association as of July 1, 2009 and will be available July 1st of each fiscal year.

10. A section 125 plan will be made available to all employees.

ARTICLEX
SICK LEAVE
ALL GROUPS

A. Loss of a day's pay for absence other than stipulated in this Agreement shall be computed as 1/200 of the annual salary for 10 month employees and 1/240 for 12 month employees. The total deducted from the employee's pay and the number of days for which the deduction is made shall appear in a statement of earnings and deductions of the pay period from which the deduction is made.

B. Each employee shall receive a written accounting of the accumulated sick leave days he has accrued no later than September 30 of each school year.

C. Ten month employees are allowed ten days leave annually for personal illness without loss of salary. Twelve month employees are allowed twelve days leave annually for personal illness without loss of salary. Sick leave is defined as absence because of personal disability due to illness, injury or quarantine.

To qualify for a half sick day, an employee must be present for a minimum of one-half of that regular work day. Half days shall be limited to no more than four (two full days) per school year, per employee.

Unused sick leave will accumulate with no maximum set on the number of days which may carry over from year to year except as follows:

1. No ten month employee may increase his/her accumulated leave by more than ten days in any school year except by the addition of unused personal days.
11. No twelve month employee may increase his/her accumulated leave by more than twelve days in any school year except by the addition of unused personal days.

Additional days due to illness beyond the accumulated sick leave may be granted by the Board of Education in each individual case less substitute's pay as provided in N.J.S.A. 18A:30-6.

D. A teacher with previous teaching experience in the Township of Ocean School District, upon returning to the district after a period in which he/she has not been engaged in other teaching, shall be restored all previously unused sick leave days.

E. Any employee, who retires on or after July 1, 2001, as defined by the Teachers Pension and Annuity (TPAF) Fund or as defined by the Public Employees Retirement System (PERS), will receive $45.00 per unused sick day, up to a maximum of200 days ($9,000). Part-time employees will be reimbursed for their unused sick leave at a percentage of the full time teachers rate, said percentage to be determined by dividing the hours worked per day by seven.

F. All payments will be made as post-retirement contribution to 403b Tax Sheltered Annuity.

G. Payouts will be increased by 25% when a binding notice of July 1 retirement is provided by January 15th.

H. At the discretion of the Superintendent a physician's note may be requested when sick leave is requested either immediately before or immediately subsequent to a school holiday.