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1980 - 1982

## AGREEMENT

Board of Chosen Freeholders and  
Council #5, N. J. Civil Service Association, White Collar Employees

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THIS AGREEMENT is made this 10th day of March, 1980, between the Board of Chosen Freeholders of the County of Bergen, hereinafter referred to as "County" and Council No. 5, New Jersey Civil Service Association, hereinafter called the "Association."

WHEREAS, the parties have carried on collective bargaining for the purpose of developing a contract covering wages, hours of work and all other conditions of employment for white-collar employees:

NOW, THEREFORE, the parties agree as follows:

ARTICLE 1 - Recognition and Definitions:

The County hereby recognizes the Association as the exclusive representative of the employees in the negotiating unit of all "white collar" employees employed by the County of Bergen, but excluding all employees of the Bergen Pines County Hospital and the Bergen County Park Commission, as well as all workers generally considered to be "blue collar" workers, craft workers, police and supervisors. Attached hereto as Schedule A is a list of all titles covered by this Agreement.

ARTICLE 2 - Term of Agreement:

This Agreement shall be in force from January 1, 1980, through December 31, 1982.

ARTICLE 3 - Collective Negotiating Procedure:

1. Collective negotiations with respect to rates of pay, hours of work or other conditions of employment shall be conducted by the duly authorized negotiating agent of each of the parties. Not more than five (5) representatives of each party, plus counsel and two experts, shall participate in collective negotiating meetings, except by consent of both parties.

2. Collective negotiations for the contract period beginning January 1, 1983, shall commence on or about June 1, 1982.

3. Negotiating sessions shall begin at times which will permit at least five (5) consecutive hours of negotiation and shall continue for at least such period and the Association representatives (not exceeding the number shown in Section 1) on duty during the periods agreed upon for negotiations shall be permitted to attend that negotiating session and subsequent regularly scheduled negotiating sessions without loss of pay. No other payment will be made to Association representatives for the negotiating sessions.

ARTICLE 4 - Management Rights:

Nothing in this contract shall abrogate the management rights of the elected or appointed officials in charge of the various departments of County government. Except as otherwise provided herein, the County retains the exclusive right to hire, direct and schedule the working force; to plan, direct and control operations; to discontinue, reorganize or combine any department with any consequent reduction or other changes in the working force observing demotional rights established by Civil Service; to hire and lay off employees in accordance with Civil Service procedures; to introduce new or improved methods or facilities regardless of whether or not the same cause a reduction in the working force, and in all respects to carry out the ordinary and customary functions of management, including the establishment of such operational rules as it shall deem advisable. Further, no management prerogative reserved solely to the discretion of the County of Bergen by the terms of this Agreement shall be made the subject of a grievance.

ARTICLE 5 - Discrimination and Coercion:

There shall be no discrimination, interference or coercion by the County or any of its agents against the employees represented by The Association because of membership or activity in the Association. The Association, or any of its agents, shall not intimidate or coerce employees into membership. Neither the County nor the Association shall discriminate against any employee because of race, creed, color, age, sex or national origin.

ARTICLE 6 - Salaries and Wages:

A. Effective 1/1/80 and retroactive to that date, salary increases shall be provided as follows:

i. Those on Step - As to those employees who, as of the last payroll period of 1979, were located on a step as provided in Schedule C of the 1978-79 Agreement between the parties, they shall move to the next higher numbered step as indicated on Schedule B of this Agreement, except as otherwise provided in sub-paragraphs ii, iii, vi, and vii hereinafter.

Effective 1/1/81, they shall move to the next higher numbered step as indicated on Schedule C of this Agreement and, effective 1/1/82, they shall move to the next higher numbered step as indicated on Schedule D of this Agreement, unless affected by other provisions of this Article dealing with a change in status of an employee during the period of this Agreement.

ii. Those on step - 1979 promotions, at least 1 step increase, etc. - As to those employees who, as of the last payroll period of 1979, were located on a step as provided in Schedule C of the said 1978-79 Agreement between the parties, but who began employment with the County during the year 1979 or who, through promotion, transfer or otherwise, received a change of grade during the year 1979 which resulted in an increase in salary in an amount equal or greater than the amount represented by the difference between the amount of the step on which the employee was located immediately prior to the said promotion or transfer on the said Schedule C of the said 1978-79 Agreement and the next higher step on the said Schedule C, or, those employees who, through promotion, transfer or otherwise, received a change of grade effective on or before 2/5/79 which resulted in an increase in salary in an amount less than the amount represented by the difference between the amount of the step on which the employee was located immediately prior to the said promotion or transfer on Schedule C of the said 1978-79 Agreement and the next higher step on the said Schedule C, but greater than 1/2 the amount of the said step as so calculated, they shall remain at the grade and step at which they were located as of the

c. After all injury leave is used, the employee may be granted additional injury leave only upon approval of the Board of Chosen Freeholders. After all injury leave is used, the employee may elect to use any sick leave, vacation or compensatory time due at the time of the injury.

d. Use of Injury Leave - Employees absent from duty due to an accident, illness or injury compensable under the Workers Compensation statutes or any policy of Workers Compensation insurance applicable to the said employees and who have completed three (3) months' service with the County will be compensated by the County on a bi-weekly basis at the regular base rate of pay for a period not in excess of 90 working days for each new and separate injury. Payments shall be made in either of the following ways:

i) A check issued by the County in the full sum of the employees' base salary. Upon receipt of compensation checks for temporary disability during the said 90-day period; the employees shall endorse those checks over to the County. Subject to it being permitted to do so by applicable Federal and state law or regulation, the County shall record that portion of the salary checks equal to the amount of the compensation checks covering partial disability as not being income to the employees for income tax purposes and the W-2 or similar forms sent to the employees at the conclusion of each year shall not show such payments as income.

ii) A check issued by the County in an amount equal to the difference between the employees' base salary and the amount of partial disability Workers Compensation insurance payments received by the employees during the said 90-day period.

If eligibility for such payments is contested by the County, eligibility will be based on the determination of the New Jersey Division of Workers Compensation under the terms of the New Jersey Workers Compensation Act.

e. Contested Injuries - Charges may be made against sick leave accrual, if any, in any case where the County is contesting the employee's eligibility for injury leave. In the event that the Workers Compensation Division determines in favor of the employee, sick leave so charged shall be recredited to the employee's sick

leave accrual balance. In the event eligibility for payment is denied by the Workers Compensation Division, the employee shall be eligible to utilize sick leave accruals, if any, retroactive to the date of injury, and to use vacation leave.

f. Medical Proofs - In order to limit the obligation of the County for each new separate injury, the County may require the employee to furnish medical proof or submit to medical examination by the County at its expense to determine whether a subsequent injury is a new and separate injury or an aggravation of a former injury received while in the County service.

g. When an employee has suffered an injury while on duty, and is absent for five (5) days or more, it will be necessary for the employee to submit a written certification from a physician setting forth the nature of the injury and the physician's prognosis as to the length of time before the employee can return to duty.

i) Additional reports shall be filed from the physician every two weeks thereafter indicating the current status of the employee's health and the time of the employee's anticipated return to duty.

ii) In the absence of such certification, the employee shall be removed from injury leave.

#### 6. Funeral Leave:

a. Employees shall be entitled to four (4) working days leave with pay to attend or make arrangement for the funeral of a member of their immediate family. Immediate family is defined as and limited to spouse, son, daughter, mother, father, brother, sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparents, grandchildren or any other relative residing in the employee's household.

#### 7. Terminal Leave:

a. Employees, upon retirement (Service Retirement, Accidental Disability Retirement, Ordinary Disability Retirement, Early Retirement and Deferred Retirement), or employees who terminate their service after reaching age 60, who are not covered by the Public Employee's Retirement System, shall be granted a

ARTICLE 16 - Released Time

In order to provide the orderly handling of grievance matters, the President, Grievance Chairperson, and Chairperson of the Board of Directors of the Association, or their respective designees, shall be released from their county duties for reasonable periods of time for the purpose of handling such grievance matters.

ARTICLE 17 - Seniority Rights:

1. Permanent employees shall be entitled to recognition for seniority with respect to changes in job assignment, hours or working conditions within that title only.

2. Seniority shall be based on Civil Service title seniority which shall commence with the date of certification in that title and in those instances where none of the employees involved have been certified as permanent employees by the Civil Service Commission, seniority shall be based upon length of service with the County.

3. As to any employees working at the office of the Superintendent of Elections and Commissioner of Registration who received their first Civil Service certifications during the year 1975, seniority rights, as among themselves, shall be based upon the length of service in the job or title, whose duties were substantially similar to the duties under the title in which such employees were certified by Civil Service. The above is subject to the rules and regulations of the Civil Service Commission.

ARTICLE 18 - Shift Changes:

Wherever possible, shift changes will be made at regularly scheduled times established by the department head, except in cases of emergency.



ARTICLE 19 - Dues Checkoff:

Payroll deductions for dues may be made upon the submission by the Association of notification by the employee authorizing the deduction of dues from pay. The County Treasurer shall forward dues to the Association at regular intervals. Employees shall have the right to withdraw authority for deduction of dues in accordance with New Jersey State Statutes.

In the event that the agency shop bill described in Article 24, hereinafter, is enacted into law, the County shall deduct from the pay of all County employees covered by this Agreement, who are non-members of the Association or who have not submitted to the County written notices authorizing the deduction of dues from the employees' pay, the maximum amount permitted under the legislation to be deducted from the salaries of non-union employees, in lieu of dues to the Association, and shall forward that amount to the Association at regular intervals.

ARTICLE 20 - OUT OF Title Work:

In the event a permanent employee is temporarily assigned by the department head to perform duties which are not set forth in the employee's Civil Service job description and which are duties set forth in a Civil Service job, description of a higher title and the employee performs those duties during fifty per cent (50%) of his working time, over a period in excess of consecutive four (4) months, the employee shall be forthwith provisionally appointed by the County to the said higher title and shall be paid accordingly, pending the results of a Civil Service promotional examination. If the employee, as a result of the promotional examination, is not eligible for permanent appointment to the said title, the employee will revert to the previous permanent title and any increase in wages received as a result of the provisional appointment shall be terminated and the employee shall not thereafter be required to perform the duties of the said higher title.

ARTICLE 21 - Personnel File:

All entries in an employee's personnel file shall be contained in both the County Personnel Department file and the operating department's file, if one exists. No entries, notations, documents etc., shall be placed in a department file which are not also placed in the County Personnel file. No entries, notations, documents, etc., which reflect on the employee's ability, performance or character shall be placed in a department file or in the County Personnel file without first having been shown to the employee and the employee having been given the opportunity to place his or her initials thereon.

ARTICLE 22 - Layoffs:

1. In the event layoffs become necessary, the provisions of the New Jersey Department of Civil Service Administration Rules 4:1-16 to 4:1-16.6 shall be followed:

2. Notice shall be forwarded to the Association by the County Administrator of any general layoffs or of any layoffs limited to one or more departments at least forty-five (45) days before such layoffs are due to become effective. Copies of the layoff notices to individual employees shall also be forwarded to the Association.

ARTICLE 23 - Use of Personal Vehicle:

Whenever an employee is required to use his or her own vehicle on County business, he or she shall be compensated for such usage at the rate of \$0.17 per mile. In addition, employees shall be paid an additional one cent per mile for each 15-cent increase in the retail price of a gallon of gasoline over and above such price as of the date of this agreement. The computation of such increase shall be based upon the average price of a gallon of gasoline sold at three retail gasoline stations in Bergen County to be agreed upon by the parties.

ARTICLE 24 - Fair Share Payments:

In the event that Assembly Bill No. 688 which has been passed by both houses of the New Jersey Legislature is signed into law by Governor Byrne, the County shall agree to withhold 85% of the annuities charged by the Association to its members from the salaries of

those County employees covered by this Agreement who have not executed authorizations permitting the County to withhold the full amount of the Association dues and shall forward that amount not less often than every eighth week to the Association, provided that the Association complies with the requirements of the said legislation.

ARTICLE 25 - Statement of Position Regarding Continuation of Step System

The parties disagree as to whether the language of the Agreement dated 9/24/76 and the language of the Agreement covering the years 1978 and 1979 require the employer to pay the salary increments contained in the steps schedules attached thereto in the event that a successor agreement was not executed prior to January 1, 1978, and prior to January 1, 1980, respectively. Such disagreement has not been resolved by the parties as of the date of the execution of this Agreement.

The parties similarly disagree as to whether the schedule attached hereto as Schedule D shall continue in effect during the year 1983 and thereafter if a new agreement is not executed prior to January 1, 1983, and as to whether the employer is required to place each employee on the next higher step of the said schedule as of January 1, 1983.

The parties have agreed to continue into this Agreement the language of the Agreement dated 9/24/76 and the language of the Agreement covering the years 1978 and 1979 bearing on this issue despite their disagreement as to its meaning so as not to prevent otherwise the execution and implementation of an Agreement for the years 1980 through 1982 with respect to all of the other terms and conditions thereof.

The parties agree that the execution of this agreement shall not be considered as an element adverse to the positions of either party, in the event that litigation or some other form of interpretation is sought regarding the issue set forth above.

The parties agree that the execution of this Agreement which contains and is intended to preserve the same language on the issue in question as was contained in the 9/24/76 agreement and the agreement covering the years 1978 and 1979: (a) as to the County, shall not be construed as a waiver of any defenses that it may choose to raise in any such litigation or other proceeding;

(b) as to the Association, shall not be construed as an admission by the Association that the County did not intend the step system to continue into 1980 if no new agreement was entered into prior thereto, even though the Association, when it entered into this agreement, was aware that the County's position was that the said language did not so obligate the County. In short, it is the intent of both parties to "maintain the status quo", so to speak, as to the interpretation of the language in question, subject to either party seeking a declaration regarding an interpretation of the said language.

ARTICLE 26 - Continuation of Contract Provisions:

All of the provisions of this Agreement shall continue in full force and effect beyond the stated expiration date set forth herein until a successor Agreement is executed and becomes effective.



<u>TITLE</u>	<u>GRADE</u>
ACCOUNT CLERK	8
ACCOUNT CLERK (TYPING)	8
ACCOUNTING ASSISTANT	18*
ADMINISTRATIVE ANALYST	14
ADMINISTRATIVE CLERK, CIVIL DEFENSE	13
ADMINISTRATIVE CLERK, CLERK OF THE BOARD OF FREEHOLDERS	21*
ADMINISTRATIVE CLERK, COUNTY ADJUSTER'S	18*
ADMINISTRATIVE CLERK, COUNTY CLERK'S OFFICE	18*
ADMINISTRATIVE CLERK, POLICE DEPARTMENT	18*
ADMINISTRATIVE CLERK, PRIVATE INDUSTRY COUNCIL	18*
ADMINISTRATIVE CLERK, PROBATION	18*
ADMINISTRATIVE CLERK, PROSECUTOR'S OFFICE	18*
ADMINISTRATIVE CLERK, PUBLIC WORKS	18
ADMINISTRATIVE CLERK, TREASURER'S OFFICE	18*
ADMINISTRATIVE SECRETARY, COUNTY ADMINISTRATOR'S OFFICE	19*
ADMINISTRATIVE SECRETARY, BOARD OF TAXATION	19*
ADMINISTRATIVE SECRETARY, COUNTY COUNSEL	19*
ADMINISTRATIVE SECRETARY, COUNTY SUPERINTENDENT OF SCHOOLS	19*
ADMINISTRATIVE SECRETARY, DISTRICT COURT	21*

\*TITLES EXEMPT FROM OVERTIME AND CTO.

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ADMINISTRATIVE SECRETARY, GENERAL SERVICES	19*
ADMINISTRATIVE SECRETARY, PLANNING BOARD	19*
ADMINISTRATIVE SECRETARY, PUBLIC WORKS	19*
ADMINISTRATIVE SECRETARY, REGISTRATION AND ELECTIONS	19*
AGENCY AIDE	6
AIDE TO JUDGES (ARNOLD & ROSENBERG)	AND \$50.00/Day
AIDE TO PRESIDING JUDGE, DISTRICT COURT	DUA* ANNUAL 350
ARCHITECTURAL DRAFTSMAN, M/W	18
ASSISTANT AGRICULTURAL AGENT	13
ASSISTANT COORDINATOR FOR FEDERAL AND STATE AIDE	17*
ASSISTANT BUDGE EXAMINER	17*
ASSISTANT CHIEF CLERK, PROBATION	17*
ASSISTANT CHIEF CLERK, PURCHASING	17*
ASSISTANT CHIEF MECHANIC, VOTING MACHINES	19
ASSISTANT CUSTODIAN & CHIEF MECHANIC VOTING MACHINES.	20
ASSISTANT DIRECTOR PARENTS WORKSHOP PROGRAM	18*
ASSISTANT ENGINEER	19*
ASSISTANT INSTRUCTOR OF NURSES	16*



ASSISTANT KEYPUNCH MACHINE SUPERVISOR	11
ASSISTANT PLANNER	16
ASSISTANT PLANNER, DATA MANAGEMENT	16
ASSISTANT PLANNER, TRANSPORTATION	16*
ASSISTANT-REHABILITATION COUNSELOR	14
ASSISTANT SUPERVISOR OF SENIOR CITIZEN ACTIVITIES	13
ASSISTANT TO THE TRANSPORTATION COORDINATOR	13
AUDIO VISUAL SUPERVISOR	16*
BOOKBINDER	14
BOOKKEEPING MACHINE OPERATOR	9
BOOKKEEPING MACHINE OPERATOR AND CASHIER	10
BOOKKEEPING MACHINE OPERATOR (TYPING)	9
BOOKKEEPING MACHINE OPERATOR & CASHIER (TYPING)	10
CANCELLATION CLERK	11
CANCELLATION CLERK (TYPING)	11
CASHIER	9
CASHIER (TYPING)	9
CHANDERY-EQUITY COORDINATOR	15

CHIEF CUSTODIAN	24
CHIEF FIRE INSTRUCTOR	19*
CHIEF POLICE INSTRUCTOR	19*
CHIEF REHABILITATION ADVISOR, HOUSING IMPROVEMENT PROGRAM	18*
CHIEF SANITARY AND PLUMBING INSPECTOR	24*
CLERK	5
CLERK BOOKKEEPER	8
CLERK BOOKKEEPER (TYPING)	8
CLERK STENOGRAPHER	8
CLERK TRANSCRIBER	7
CLERK TYPIST	6
CLERK TYPIST AND INTERPRETER, BILINGUAL SPANISH AND ENGLISH	13
CLINICAL PSYCHOLOGIST	20*
COMMUNITY RELATIONS SPECIALIST	17*
COMMUNITY SERVICE AIDE	9
COMMUNITY SERVICE PLANNER	16
COMMUNITY SERVICE WORKER	9
COMPUTER OPERATOR	12

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COMPUTER OPERATOR (P/T)	DUA PER HR. 4.0
CONFIDENTIAL AIDE, SURROGATE'S OFFICE	17*
CONFIDENTIAL SECRETARY	14
COORDINATOR OF SCHOOL TRANSPORTATION SERVICES	15*
COORDINATOR, COOPERATIVE PURCHASING	15*
COORDINATOR RESOURCE RECOVERY AND RECYCLING	13
COORDINATOR/PLANNER - SPECIAL TRANSPORTATION	18*
COST ESTIMATOR, PROPERTY IMPROVEMENT	17*
COUNTY RADIOLOGICAL DEFENSE COORDINATOR CIVIL DEFENSE (P/T)	AND* ANNUAL 1,6
CRIMINAL JUSTICE PLANNER	14
CULTURAL DEVELOPMENT ADVOCATE	14
DATA CONTROL CLERK	8
DATA CONTROL CLERK (TYPING)	9
DATA PROCESSING PROGRAMMER	15
DATA PROCESSING SUPERVISOR	23*
DOCKET CLERK	7
DOCKET CLERK (TYPING)	7
DRAFTSMAN, M/W	10

DRAFTSMAN, M/W TRAINEE	6
ECONOMIC DEVELOPMENT ASSISTANT	17*
ELECTIONS CLERK	9
ELECTIONS CLERK (TYPING)	9
EMPLOYMENT SPECIALIST, PRIVATE INDUSTRY COUNCIL	16
ENERGY AUDITOR	14
ENGINEERING CLERK	8
ENGINEERING DRAFTSMAN, M/W	10
ENVIRONMENTAL PLANNER	18*
ENVIRONMENTAL SPECIALIST	17*
EXAMINER, EDUCATION CREDENTIALS	14
EXECUTIVE ASSISTANT	17*
FAMILY COUNSELOR	20*
FIELD REPRESENTATIVE, COUNTY BOARD OF TAXATION	12
FIELD COORDINATOR, VICTIM WITNESS ASSISTANCE UNIT	16
FIELD REPRESENTATIVE, DISEASE CONTROL	15
FIELD REPRESENTATIVE, ENERGY	15
FIELD REPRESENTATIVE, HEALTH EDUCATION	17

A-6

FIRE INSTRUCTOR	15
FIRE INSTRUCTOR, P/T	AND PER DIEM 30.0 32.0
GERIATRIC COUNSELOR	16
GRADUATE NURSE	14
GRADUATE NURSE, PUBLIC HEALTH	14
GRAPHIC ARTIST	16
HEAD ACCOUNT CLERK	16
HEAD CLERK STENOGRAPHER	16
HEALTH EDUCATOR	20*
HEALTH SERVICES PLANNER	17*
HOME IMPROVEMENT SPECIALIST AIDE	15
HOME LOAN ADVISOR	16
INDEX CLERK	9
INDEX CLERK & KEYPUNCH MACHINE OPERATOR	9
INMATE COUNSELOR	AND (\$10,000)
INVESTIGATOR, COURTS	13
INVESTIGATOR, CONSUMER PROTECTION	13
INVESTIGATOR, COUNTY ADJUSTER'S OFFICE	13

INVESTIGATOR, PROBATION DEPARTMENT	15
INVESTIGATOR, REGISTRATION AND ELECTIONS	9
JOB DEVELOPER, PRIVATE INDUSTRY COUNCIL	14
JUNIOR LIBRARY ASSISTANT	10
JURY MANAGEMENT CLERK	13
KEYPUNCH MACHINE OPERATOR	9
KEYPUNCH MACHINE SUPERVISOR	15
LEGAL STENOGRAPHER	12
MAIL CLERK	6
MECHANIC, VOTING MACHINES	12
MESSENGER	6
MICROFILM OPERATOR	7
MICROFILM SYSTEMS SUPERVISOR	16
MUNICIPAL COORDINATOR, ECONOMIC DEVELOPMENT	21
MUNICIPAL COURT LIAISON	15
NATURALIZATION CLERK	12
OFFICE MANAGER, CULTURAL AND HISTORIC AFFAIRS	14
OFFSET MACHINE OPERATOR	11

PARENT GROUP COORDINATOR	AND \$5.50-\$6.00
PAYROLL SUPERVISOR	16
PENSION FUND SUPERVISOR	16
PERSONNEL CLERK	8
PERSONNEL TECHNICIAN	17*
PHOTOSTAT OPERATOR	7
PLANNING AIDE	10
PRACTICAL NURSE	9
PRETRIAL COUNSELOR	14
PRINCIPAL ACCOUNT CLERK	13
PRINCIPAL ACCOUNT CLERK (TYPING)	13
PRINCIPAL BOOKKEEPING MACHINE OPERATOR	12
PRINCIPAL CASHIER	14
PRINCIPAL CASHIER (TYPING)	14
PRINCIPAL CLERK	13
PRINCIPAL CLERK (TYPING)	13
PRINCIPAL CLERK BOOKKEEPING	13
PRINCIPAL CLERK BOOKKEEPER, TREASURER'S OFFICE	15

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PRINCIPAL CLERK STENOGRAPHER	14
PRINCIPAL CLERK TRANSCRIBER	13
PRINCIPAL COMMUNITY DEVELOPMENT AIDE	17*
PRINCIPAL DATA CONTROL CLERK (TYPING)	13
PRINCIPAL DATA PROCESSING PROGRAMMER	21*
PRINCIPAL DOCKET CLERK (TYPING)	13
PRINCIPAL ENGINEER	24*
PRINCIPAL ENGINEER (BRIDGES)	24*
PRINCIPAL ENGINEER (HYDRAULIC)	25*
PRINCIPAL ENGINEER (HIGHWAYS)	25*
PRINCIPAL ENGINEER (STRUCTURAL)	25*
PRINCIPAL ENGINEER (TRAFFIC)	25*
PRINCIPAL ENGINEERING DRAFTSMAN, M/W	19
PRINCIPAL INDEX CLERK	13
PRINCIPAL LEGAL STENOGRAPHER	15
PRINCIPAL OFFSET MACHINE OPERATOR	16
PRINCIPAL PERSONNEL CLERK (TYPING)	13
PRINCIPAL PLANNER	20*



PRINCIPAL PLANNER, ENVIRONMENTAL	20*
PRINCIPAL PLANNER, TRANSPORTATION	20*
PRINCIPAL PLANNING DRAFTSMAN, M/W	17
PROBATE ASSISTANT	9
PROBATE CLERK	15
PROCESS SERVER	13
PROGRAM COORDINATOR, PROPERTY IMPROVEMENT	16
PROGRAM MONITOR, COMMUNITY DEVELOPMENT	16*
PROPERTY CLERK	12
PROJECT COORDINATOR, OFFICE ON AGING	16*
PROJECT DIRECTOR SENIOR CITIZENS CENTER	18*
PSYCHIATRIC SOCIAL WORKER	20*
PUBLIC HEALTH NURSE	15
PUBLIC HEALTH NUTRITIONIST	20*
PURCHASING ASSISTANT (STENO)	11
RECEPTIONIST	6
RECEPTIONIST (TYPING)	6
RECORDS RETRIEVAL OPERATOR	9

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RECREATION AIDE, SOCIAL RECREATION	10
RECREATION LEADER, SOCIAL RECREATION	10
RECREATION THERAPIST	15
REHABILITATION COUNSELOR	16*
RESEARCH ASSISTANT	14
RIGHT-OF-WAY NEGOTIATOR	18*
SANITARY AND PLUMBING INSPECTOR	18
SANITARY INSPECTOR	17
SANITARY INSPECTOR, TRAINEE	6
SECRETARY, SUPT. OF ELECTIONS & COMM. OF REGISTRATION	14
SENIOR ACCOUNT CLERK	10
SENIOR ACCOUNT CLERK (TYPING)	10
SENIOR ANALYST, ECONOMIC DEVELOPMENT	20*
SENIOR BOOKBINDER	17
SENIOR BOOKKEEPING MACHINE OPERATOR	10
SENIOR CANCELLATION CLERK (TYPING)	12
SENIOR CASHIER	13
SENIOR CASHIER (TYPING)	13

SENIOR CITIZEN PROGRAM AIDE	8
SENIOR CLERK	9
SENIOR CLERK BOOKKEEPER	10
SENIOR CLERK BOOKKEEPER (TYPING)	10
SENIOR CLERK STENORAPHER	10
SENIOR CLERK TRANSCRIBER	9
SENIOR CLERK TYPIST	9
SENIOR CLINICAL PSYCHOLOGIST	24*
SENIOR COMMUNITY SERVICE PLANNER (AGING)	17*
SENIOR COMMUNITY SERVICE WORKER	11
SENIOR COMPUTER OPERATOR	14
SENIOR DATA CONTROL CLERK	11
SENIOR DATA CONTROL CLERK & KEYPUNCH MACHINE OPERATOR	11
SENIOR DATA PROCESSING PROGRAMMER	19
SENIOR DOCKET CLERK	10
SENIOR DOCKET CLERK (TYPING)	10
SENIOR DRAFTSMAN, M/W	14
SENIOR ELECTIONS CLERK (TYPING)	10

SENIOR ENERGY AUDITOR	17*
SENIOR ENGINEER, HIGHWAY	21*
SENIOR ENGINEER, HYDRAULIC	21*
SENIOR ENGINEERING DRAFTSMAN, M/W	15
SENIOR FIELD REPRESENTATIVE, COUNTY BOARD OF TAXATION	18*
SENIOR FIRE INSTRUCTOR	16
SENIOR GERIATRIC COUNSELOR	17*
SENIOR GRANTS SPECIALIST	19*
SENIOR INDEX CLERK	9
SENIOR INDEX CLERK & KEYPUNCH MACHINE OPERATOR	11
SENIOR INVESTIGATOR, COUNTY ADJUSTER'S OFFICE	15
SENIOR INVESTIGATOR, CONSUMER PROTECTION	16*
SENIOR INVESTIGATOR, PROBATION DEPARTMENT	17
SENIOR INVESTIGATOR, REGISTRATION & ELECTIONS	16
SENIOR KEYPUNCH MACHINE OPERATOR	10
SENIOR LEGAL STENOGRAPHER	14
SENIOR MAIL CLERK	9
SENIOR MICROFILM OPERATOR	11

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SENIOR NATURALIZATION CLERK	14
SENIOR OFFSET MACHINE OPERATOR	13
SENIOR PAYROLL CLERK (TYPING)	11
SENIOR PLANNER	18*
SENIOR PLANNER, TRANSPORTATION	18*
SENIOR PLANNING AIDE	13
SENIOR PROBATE CLERK	17
SENIOR PUBLIC HEALTH NURSE	17
SENIOR RECEPTIONIST (TYPING)	9
SENIOR RIGHT-OF-WAY NEGOTIATOR	20*
SENIOR SANITARY INSPECTOR	18*
SENIOR SYSTEMS ANALYST	21*
SENIOR STOCK CLERK	12
SENIOR TELEPHONE OPERATOR	8
SENIOR TERMINAL OPERATOR	10
SENIOR TRAFFIC ANALYST	14
SOCIAL CASE WORKER	16*
SOCIAL SERVICES AIDE	12

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SOCIAL SERVICES ASSISTANT	12
SOCIAL WORKER, INSTITUTIONS	16*
SOCIAL WORKER, JUVENILE REHABILITATION FACILITY	16*
STOCK CLERK	10
SUPERVISING ACCOUNT CLERK	16
SUPERVISING CASHIER	15
SUPERVISING CLERK	16
SUPERVISING CLERK (TYPING)	16
SUPERVISING CLERK STENOGRAPHER	16
SUPERVISING CLERK TRANSCRIBER	16
SUPERVISING ELECTIONS CLERK	16
SUPERVISING ENGINEER (STRUCTURAL)	25*
SUPERVISING HEALTH INSURANCE BENEFITS CLERK	16
SUPERVISING INDEX CLERK AND KEYPUNCH MACHINE OPERATOR	15
SUPERVISING INVENTORY CLERK	12
SUPERVISING LIBRARY ASSISTANT	13
SUPERVISING PRINCIPAL ENGINEER	25*
SUPERVISING PRINCIPAL ENGINEERING DRAFTSMAN, M/W	20*

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VETERANS SERVICE OFFICER

13

VETERANS SERVICE REPRESENTATIVE

11

VICTIM WITNESS SPECIALIST

18\*

YOUTH COUNSELOR

20\*

\*ARTICLES EXEMPT FROM OVERTIME AND CTO.

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SUPERVISING RECOVERY ASSISTANT DETOXIFICATION UNIT	10
SUPERVISING TERMINAL OPERATOR	13
SUPERVISING TRAFFIC ENUMERATOR	12
SUPERVISOR, CENTRAL MAILING ROOM	16
SUPERVISOR, CRIMINAL INFORMATION RECORDS	18*
SUPERVISOR OF ACCOUNTS	18*
SUPERVISOR OF BOOKKEEPING MACHINE OPERATIONS	16
SUPERVISOR OF RECORDS, COUNTY CLERK	15
SUPERVISOR OF RECORDS, COUNTY SURROGATE	13
SUPERVISOR OF SENIOR CITIZENS ACTIVITIES	15
SYSTEMS ANALYST	19*
TELEPHONE OPERATOR	7
TELEPHONE OPERATOR - RECEPTIONIST	8
TERMINAL OPERATOR	7
TRAFFIC ANALYST	12
TRAFFIC SIGNAL SUPERINTENDENT	21*
TRAINING TECHNICIAN	17*
VAULT CLERK	7

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# Dental Insurance - N.J. Dental Service Plan, Inc.

## SCHEDULE OF BENEFITS

The dental program covers the following Schedule of Benefits when services are rendered by a licensed dentist and when necessary and customary as determined by the standards of generally accepted dental practice.

### I. BASIC BENEFITS:

#### Preventive

Prophylaxis as required, but not more often than once in any six month period.

Topical application of fluoride solutions to age 19.

Space maintainers.

#### Diagnostic

Procedures to assist the dentist in evaluating existing conditions to determine required dental treatment.

#### Oral Surgery

Procedures for extractions and other oral surgery including pre- and post-operative care.

#### General Anesthesia

When administered for a covered oral surgery procedure performed by a dentist.

#### Restorative

Provides amalgam, synthetic, porcelain and plastic restorations for treatment of carious lesions.

Crowns, inlays and gold restorations will be provided when teeth cannot be restored with the above materials.

#### Endodontic

Procedures for pulpal therapy and root canal filling (treatment of non vital teeth).

#### Periodontic

Procedures for treatment of tissues supporting the teeth.

### II. PROSTHODONTIC BENEFITS:

Procedures for construction of bridges, partial and complete dentures.

### III. ORTHODONTIC BENEFITS ~~(OPTIONAL)~~ Max of \$800/patient/year

Procedures performed by a licensed dentist for eligible dependent children involving the use of an orthodontic appliance for treatment of malalignment of teeth and/or jaws which significantly interfere with their functions. Payment and benefits will cease ~~at age 19, or at age 23, if the dependent child is a full-time student.~~

BERGEN COUNTY EMPLOYEES

PROPOSED PROGRAMS AND MONTHLY RATES

FEE BASIS:

The following programs are based upon NJDSP's Table of Allowances.

~~Program II-A Allowance - Basic Benefits: 100%  
(Including Repair of Dentures)~~

~~The maximum amount payable by NJDSP for the above dental services provided an eligible patient in any calendar year is \$1,000.00.~~

~~Program II-B Same as Program II-A above but with a \$25.00 deductible per patient per calendar year~~

~~\$75.00 Family Maximum aggregate deductible.~~

Program III-A Allowance - Basic Benefits: 100%  
Prosthodontic Benefits: 50%

The maximum amount payable by NJDSP for the above dental services provided an eligible patient in any calendar year is \$1,000.00.

~~Program III-B Same as Program III-A above but with a \$25.00 deductible per patient per calendar year.~~

~~\$75.00 Family Maximum aggregate deductible.~~

<u>Monthly Rates</u>	<u>One Party</u>	<u>Two Party</u>	<u>Three Party+</u>
	<u>3yrs</u>	<u>3yrs</u>	<u>3</u>
<del>Program II-A</del>	<del>7.11</del> <del>7.32</del>	<del>12.30</del> <del>12.50</del>	<del>21.57</del> <del>22</del>
<del>Program II-B</del>	<del>6.76</del>	<del>10.58</del>	<del>18.19</del>
Program III-A	8.27 8.52	14.14 14.56	23.43 24
<del>Program III-B</del>	<del>7.27</del>	<del>12.16</del>	<del>19.68</del>
	+ — for ortho	+ .44 for ortho	+ 1.60 for ortho

PER 3/1/71

~~No further dentures~~  
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BERGEN COUNTY EMPLOYEES

UNDERWRITING POLICY AND REQUIREMENTS

NJDSP's rates are valid for groups enrolling not later than January 1, 1988 and are guaranteed for a ~~one~~<sup>three</sup> year contractual period.

THESE RATES ARE CONTINGENT UPON THE EMPLOYER CONTRIBUTING THE HEALTH COSTS FOR ALL ELIGIBLE EMPLOYEES AND DEPENDENTS WITH AN EMPLOYMENT OF NOT LESS THAN 1,000 AND NOT MORE THAN 2,999 EMPLOYEES.

All present and future employees will become eligible for dental benefits on the first day of the month following three full months of continuous full time employment with a minimum of 32 hours per week, unless otherwise approved by NJDSP.

ELIGIBILITY AND ENROLLMENT PROCEDURES

ELIGIBILITY

Employees - All employees in the classifications to be covered shall become eligible to receive dental services following completion of the period of continuous employment stipulated under Benefits and Program Specifications.

Dependents - Dependents are defined to be the employee's spouse and unmarried dependent children. Dependent Children are eligible for coverage from birth until age 19 or, if the covered child is enrolled full-time at an accredited school, college or university, coverage may be extended to the child's 23rd birthday unless otherwise indicated under Benefits and Program Specifications. An unmarried dependent child over the limiting age may continue to be covered if incapable of self-support because of a physical or mental handicap commencing prior to reaching the limiting age, provided a physician's certificate is submitted to NJDSP.

ENROLLMENT PROCEDURES

Initial Enrollment - When applicable each employee completes the NJDSP Enrollment Card, making sure all information is complete, supplying names and birthdates of all dependents. It is essential to have the employee's complete Social Security Number and his signature. Enrollment cards not completed in full will be returned to the subscriber, which may mean a delay in eligibility status.

Subsequent Enrollments - Employees qualifying after the plan has been in effect shall also complete the NJDSP Enrollment Card. The same procedures as those for initial enrollment apply. Subsequent enrollment cards should be mailed with the billing the month that the employee becomes eligible.

SOCIAL SECURITY NO			LAST NAME			FIRST			INITIAL			MO DAY YR BIRTHDATE			M <input type="checkbox"/> F <input type="checkbox"/> SEX		UNION LOCAL		TOP DSP USE ONLY	
HOME ADDRESS												ZIP CODE				GROUP NUMBER		EFF DATE		

NAME OF GROUP										LOCATION OR BRANCH										DATE HIRED							
If enrolling one eligible dependent, ALL must be enrolled.										MARITAL STATUS			Does Spouse have a Dental Plan? Yes <input type="checkbox"/> No <input type="checkbox"/> With whom?							If answer is "yes," are dependents enrolled under this plan? Yes <input type="checkbox"/> No <input type="checkbox"/>							
LAST NAME (If Different)			FIRST NAME			INITIAL			SEX		BIRTH DATE			LAST NAME (If Different)			FIRST NAME			INITIAL			SEX		BIRTH DATE		
2 SPOUSE														6													
3 CHILD														7													
4														8													
5														9													

**MEMBERSHIP ENROLLMENT CARD**  
 NEW JERSEY DENTAL SERVICE PLAN, INC.  
 P. O. Box 1019 East Orange, N. J. 07018

I AGREE TO CONTINUE MEMBERSHIP IN THIS PROGRAM DURING EMPLOYMENT AND WHILE THE PROGRAM IS IN FORCE, AND AUTHORIZE PAYROLL DEDUCTION WHERE APPLICABLE

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

## GOVERNING ADMINISTRATIVE POLICIES

Unlike medical care where the diagnosis dictates more specifically the method of treatment to be rendered, in dental care the dentist and his patient frequently consider several avenues of treatment.

The following "administrative guidelines" are an integral part of the proposed dental program and are consistent with the principles of accepted dental practice and the continued maintenance of good dental health.

### LIMITATIONS:

#### (a) x-rays;

Complete mouth x-rays are provided only once in a three (3) year period, unless special need is shown. Supplementary bitewing x-rays are provided upon request but not more than once every six (6) months.

#### (b) Crowns, Inlays and Onlays;

Replacement will be made only after five (5) years have elapsed following any prior provision of crowns, inlays and onlays under any Delta program.

#### (c) Prosthodontics;

Prosthodontics, appliances (including, but not limited to, partial and complete dentures and fixed bridges) will be replaced only after five (5) years have elapsed following any prior provision of such appliances under any Delta program, except when NJDSP determines that there is such extensive loss of remaining teeth or change in supporting tissues that the existing appliance cannot be made satisfactory. Replacement will be made of a prosthodontic appliance not provided under a Delta program only if it is unsatisfactory and cannot be made satisfactory.

#### (d) Optional;

In all cases in which the selection of a more expensive plan of treatment is decided upon than is provided under the contract, NJDSP will pay the applicable percentage of the lesser fee. The patient is responsible for the remainder of the dentist's fee.

GOVERNING ADMINISTRATIVE POLICIES

(continued)

(1) Complete or Partial Dentures. If in the construction of a denture the patient and dentist decide on personalized restorations or employ specialized techniques as opposed to standard procedures, NJDSP will allow an appropriate fee for the standard denture toward such treatment and the patient must bear the difference in cost.

(2) Occlusion. NJDSP will allow the cost of restorations required to replace missing teeth. Procedures, appliances or restorations necessary to increase vertical dimension and/or restore or maintain the occlusion are considered optional and the cost is the responsibility of the patient.

EXCLUSIONS:

NO BENEFITS SHALL BE PROVIDED FOR:

(a) Service for injuries or conditions which are compensable under Workman's Compensation or Employer's Liability Laws, services which are provided the eligible patient by any Federal or State Government Agency or are provided without cost to the eligible patient by any municipality, county or other political sub-division.

(b) Services with respect to congenital or developmental malformations or dentistry for purely cosmetic reasons.

(c) Prosthodontic Services or Devices (including crowns and bridges) or any single procedure rendered prior to the date the patient became eligible for such services under this Agreement.

(d) Drugs; Experimental procedures; Procedures for the purpose of plaque control; oral hygiene or dietary instruction.

(e) Periodontal splinting or sealants and liners.

(f) Any services not specifically included in this proposal.

The commencement of the prepaid dental care program outlined in this proposal shall be subject to the execution of a formal Agreement with NJDSP, which shall supersede all prior negotiations, representations and understandings. No modification or amendment of such Agreement shall be effective for any purpose unless in writing and signed by an authorized officer of NJDSP.

STAFF

NJDSP's method of operation is designed in such a manner that all Attending Dentist's Statements are reviewed by a dental auditor. If there are other than routine services being performed they are referred to the Dental Consultant Review Department and reviewed by a licensed dentist.

DENTAL AUDITORS:

Qualifications for NJDSP claims auditors include both dental office and chairside assisting experience, as well as completion of a technical program.

DENTAL CONSULTANTS:

NJDSP Dental Consultants must have a minimum of ten years in active practice and have gained the respect of their peers. The same criteria are used in the selection of special consultants from each of the societies.

NJDSP has five in-house consultants in addition to regional consultants throughout the state. All NJDSP consultants conform to the guidelines established by the New Jersey Dental Association.

PROCESSING FLOW IN  
DENTAL AUDIT OF TREATMENT FORMS

When Attending Dentist's Statements (claims) are received, they are reviewed by our dental auditors. Those forms requiring consultant review are referred to a licensed dentist to determine if the services requested are a covered benefit. In some instances, the patient may be clinically examined by the NJDSP Regional Dental Consultant. After this determination has been made, the Attending Dentist's Statement (A.D.S.) is returned to dental audit, where it is coded for processing. The patient's complete dental history is checked for payable benefits, contract limitations, and duplication of services. The computations made are then recorded on the A.D.S. and either paid (if treatment has been completed) or pre-determined (if treatment has not been rendered) and returned to the dental office.

Dental x-rays are requested for restorations (except fillings), surgical extractions, fixed bridges, and complete and partial dentures. In the event a dentist refuses to submit x-rays, he is advised that his refusal to do so may result in his receiving payment for a lesser service, i.e., a MOD amalgam in lieu of a full crown, an uncomplicated extraction in lieu of surgical extraction, etc.

Immediately following payment to the participating dentist, NJDSP sends the patient a statement describing the NJDSP payment made for covered services under the program and showing that portion for which the patient is obligated. If the patient is billed an amount over and above the amount shown as his obligation, the patient may inform NJDSP, and proper action will be taken.

The majority of Attending Dentist's Statements are processed in 15 days. A.D.S. forms with extensive services requiring consultant review may take an additional 5-10 working days. Turn-around time for pre-determination of benefits is directly related to current eligibility reporting by the group. When group eligibility is received by the fifth working day of the current month, the majority of A.D.S. forms are pre-determined within one week. Late reporting of eligibility will extend this time period by the corresponding number of days that the group is late in reporting eligible employees.

NJDSP maintains an internal audit staff which conducts ongoing audits to assure that correct procedures are followed in A.D.S. processing systems. In addition, a random selection of cases is referred to regional consultants for clinical examination of patients for the determination of quality and adequacy of services.



## COORDINATION OF BENEFITS

It is a NJDSP policy that when a patient is entitled to benefits under two or more insurance programs;

1. A patient should be covered in total for the amount of the usual, customary and reasonable charges for necessary dental expenses that are covered in whole or in part under any one of the programs before either program reduces it's benefit payment, and
2. A patient may not receive more than 100% of these benefits, and, thus, the abuses which may result from over insurance are avoided.

NJDSP policy is applied as follows:

1. Patient covered under two or more NJDSP programs:

If a patient is eligible for coverage under two or more NJDSP dental care programs and more than one of said programs provides coverage for a particular service, NJDSP will pay in full the fees for such services and will prorate the cost thereof between the applicable programs, provided that no program shall be charged with a greater amount than the amount for which it would be liable if such dual coverage did not exist.

2. Patient covered under NJDSP and "other programs"

If an eligible patient is entitled to coverage under one or more group insurance policies or group prepaid health care programs, then the benefits of this Agreement shall be provided as follows:

(a) If the other policy or program(s) primarily cover services or expenses other than dental care, then this Agreement shall be primary.

(b) If the other coverage is by a dental insurance policy or prepaid dental care program, the policy or program covering the patient as an employee shall be primary over the policy or program covering the patient as a dependent. Coverage for dependent children of a male person shall be primary over the policy or program covering dependent children of a female person.

If the program provided by this Agreement is "primary" as provided above, NJDSP shall provide benefits without regard to any other policy or program, and if the program provided by this Agreement is not "primary", NJDSP shall provide benefits only to the extent that the benefits obtained from such other insurance or program are inadequate to provide full payment for the services which are benefits provided by this Agreement.

## PROCEDURE FOR SUBMITTING ATTENDING DENTIST'S STATEMENTS

During the first appointment, tell your dentist you are covered under a NJDSP dental plan, and give him your group number and the name of your company.

Most dentists have NJDSP Attending Dentist's Statements in their offices and they will complete the form in the following manner for pre-determination or payment. Use steps 1, 2, 6 & 7 when Attending Dentist's Statement is submitted for payment without pre-determination.

### I. PARTICIPATING DENTISTS

1. The form should contain the subscriber's social security number, group number, name and address of member, the name of the patient receiving services, the patient's relationship to the subscriber, and the patient's birthdate. (Failure to complete all required information could result in processing delays).
2. Upon completion of the patient's examination and diagnosis, the dentist will list the treatment to be rendered, together with the fee to be charged for each procedure.

### USE STEPS 3, 4 & 5 FOR PRE-DETERMINATION

3. The patient reviews the form, and if he is in agreement, signs the form.
4. The form is then sent to NJDSP by the dentist. NJDSP will check the patient's eligibility, verify that the treatment to be provided is covered under the dental plan, and enter on the form the amount of the total bill NJDSP will pay, and the amount to be paid by the patient.
5. The form is then returned to the dentist, and he will review the treatment plan with the patient before proceeding with the series of treatment.
6. When all services have been completed, the patient will review the form and sign it if request for payment; or the dentist will again sign the form, entering dates of service if a request for payment on a pre-determination to indicate that all treatment shown has been rendered.
7. A check is sent to the dentist by NJDSP for that portion of the bill covered by NJDSP, and the dentist submits his statement to the patient for the patient's portion of his bill.

### II. NON-PARTICIPATING DENTISTS

8. Non-participating dentists will submit the Attending Dentist's Statement in the same manner as participating dentists. NJDSP will make payment to the patient directly, who is then responsible for making arrangements to pay the dentist for all of the dentist's charges.

UNIQUE FEATURES  
OF  
NEW JERSEY DENTAL SERVICE PLAN, INC.

1. NEW JERSEY DENTAL SERVICE PLAN, INC. is a non-profit corporation under the NEW JERSEY DENTAL SERVICE CORPORATION ACT and operating under the Insurance Laws of the State of New Jersey. The purpose of NJDSP is to provide quality dental care at a minimum cost.
2. NJDSP was established by the NEW JERSEY DENTAL ASSOCIATION in 1969. The New Jersey Dental Association provided the capital and the goal to provide the best possible dental care for the patient.
3. NJDSP engages specifically in prepaid group dental plans and have, presently, over 300 plans in force. NJDSP is a member of the Delta Dental Plan Association, and participates in multi-state programs.
4. There is no claim form for the patient to complete. Dental statements are prepared and submitted to NJDSP by the dentist and NJDSP payments are remitted directly to the participating dentist.
5. An outline of the patient's needs and the treatment recommended is submitted and professionally reviewed before treatment is performed.
6. Cases in which diagnosis is complicated and requires more than the normal handling are individually reviewed by staff members who are practicing dentists. If further evaluation is required the case may be referred to the NJDSP REVIEW COMMITTEE for the area in which the patient was treated. Local professional guidance and assistance is provided when needed, assuring comprehensive quality dental care at a reasonable cost.
7. NJDSP provides a relatively inflation proof plan. Dentists have confidentially prefiled their fees with NJDSP, certifying that they are Usual, Customary and Reasonable Charges. The dentist also agrees to a review by professional committees.
8. Strong professional support behind a dental plan is essential to curb abusive claims practices by both patients and dentists. NJDSP has this support. A vast majority of all licensed dentists in the State of New Jersey are participating dentists.
9. Upon completion of dental treatment, the patient is notified by NJDSP of the amount paid to his dentist and the amount of his obligation. The participating dentist has agreed that this is the only amount that will be billed to the patient.
10. NJDSP was the first organization to develop dental coverage for negotiated and employer groups in the State of New Jersey.
11. As a not-for-profit organization, all funds received by NJDSP are used to pay for services rendered to employees and their families and for administration of the group dental care program.



# NEW JERSEY DENTAL SERVICE PLAN TABLE OF ALLOWANCES

## DIAGNOSTIC (00100-00999)

<b>00100 CLINICAL ORAL EXAMINATIONS</b>	
00110 Initial oral examination .....	\$ 10.00
00120 Periodic oral examination .....	\$ 7.00
00130 Emergency oral examination .....	\$ 10.00
<b>00200 RADIOGRAPHS</b>	
00210 Intraoral-complete series (including bitewings) .....	\$ 20.00
00220 Intraoral-single film .....	\$ 3.00
00230 Intraoral-each additional film .....	\$ 2.00
00240 Intraoral-occlusal, single film .....	\$ 5.00
00270 Bitewing-single film .....	\$ 3.00
00280 Bitewing-each additional film .....	\$ 2.00
00330 Panoramic-maxilla and mandible, single film .....	\$ 20.00
<b>00400 TESTS AND LABORATORY EXAMINATIONS</b>	
00430 Biopsy and examination of oral tissue (hard) .....	\$ 23.00
00440 Biopsy and Examination of oral tissue (soft) .....	\$ 14.00
00460 Pulp vitality tests .....	\$ 3.00
00470 Diagnostic casts .....	\$ 15.00

## PREVENTIVE (01000-01999)

<b>01000 DENTAL PROPHYLAXIS</b>	
01010 Adults .....	\$15.00
01020 Children .....	\$ 10.00
<b>02000 FLUORIDE TREATMENTS</b>	
02030 Topical application of acid fluoride phosphate, one treatment (excluding prophylaxis) .....	\$ 10.00
<b>03000 SPACE MAINTAINERS</b>	
03010 Fixed, unilateral band type .....	\$ 50.00
03011 Fixed, lingual or palatal arch band type .....	\$ 75.00
03030 Removable, acrylic .....	\$ 75.00

## RESTORATIVE (02000-02999)

<b>02000 AMALGAM RESTORATIONS (Including Polishing)</b>	
02010 Amalgam-one surface, deciduous ..	\$ 10.00
02020 Amalgam-two surfaces, deciduous ..	\$ 16.00
02030 Amalgam-three surfaces, deciduous ..	\$ 21.00
02040 Amalgam-four surfaces, deciduous ..	\$ 25.00
02050 Amalgam-one surface, permanent ..	\$ 10.00
02060 Amalgam-two surfaces, permanent ..	\$ 17.00
02070 Amalgam-three surfaces, permanent ..	\$ 24.00
02080 Amalgam-four or more surfaces, permanent .....	\$ 30.00
02090 Amalgam-reinforced pin (per pin) ..	\$ 2.00
<b>03000 SILICATE RESTORATIONS</b>	
03010 Silicate cement-per restoration ....	\$ 12.00
<b>04000 ACRYLIC OR PLASTIC RESTORATIONS</b>	
04010 Acrylic or plastic .....	\$ 12.00
04020 Acrylic or plastic (involving incisal angle) .....	\$ 20.00
04030 Composite resin-one surface .....	\$ 13.00
04031 Composite resin-two surfaces .....	\$ 20.00
04040 Bonded resin-acid etched .....	\$ B/R*
<b>05000 GOLD INLAY RESTORATIONS</b>	
05010 Inlay, gold-one surface .....	\$ 60.00
05020 Inlay, gold-two surfaces .....	\$100.00
05030 Inlay, gold-three surfaces .....	\$125.00
05040 Onlay, per tooth (in add. to above) ..	\$ 50.00
<b>06000 CROWNS-SINGLE RESTORATIONS ONLY</b>	
06010 Plastic (acrylic) (lab) .....	\$125.00
06020 Plastic with metal .....	\$175.00
06040 Porcelain .....	\$175.00
06050 Porcelain with metal .....	\$210.00
06090 Gold (full cost) .....	\$175.00

02810 Gold (% cast) .....	\$150.00
02830 Stainless steel .....	\$ 46.00
02840 Temporary (fractured tooth) .....	\$ 30.00
02890 Crown with pin .....	\$200.00
02891 Crown with post .....	\$225.00
02892 Cast post and core .....	\$ 35.00
<b>02900 OTHER RESTORATIVE SERVICES</b>	
02910 Recement inlays, crowns .....	\$ 10.00

## ENDODONTICS (03000-03999)

<b>03100 PULP CAPPING</b>	
03110 Pulp cap - direct - (excluding final restoration) .....	\$ 10.00
03120 Pulp cap - indirect - (excluding final restoration) .....	\$ 10.00
<b>03200 PULPOTOMY</b>	
03220 Vital pulpotomy (excluding final restoration) .....	\$ 25.00
<b>03300 ROOT CANAL THERAPY (INCLUDES TREATMENT PLAN, CLINICAL PROCEDURES AND FOLLOW UP CARE)</b>	
03310 Anteriors (excludes final restoration) ..	\$100.00
03320 Pre-molars (excludes final restoration) ..	\$125.00
03330 Molars (excludes final restoration) ..	\$175.00
03350 Apexification .....	\$ 60.00
<b>03440 PERIAPICAL SERVICES</b>	
03410 Apicoectomy, performed as separate surgical procedure .....	\$ 45.00
03420 Apicoectomy, performed in conjunction with endodontic manipulation ..	\$ 75.00
03430 Retrograde filling .....	\$ 17.00
03920 Hemisection .....	\$ 40.00
03940 Bleaching endodontically treated teeth .....	\$ 35.00

## PERIODONTICS (04000-04999)

<b>04200 SURGICAL SERVICES</b>	
04210 Gingivectomy or gingivoplasty - per sextant or quadrant (specify) .....	\$ 75.00
04220 Gingival curettage .....	\$ 15.00
04260 Osseous surgery (including flap entry and closure) per sextant or quadrant (please specify) .....	\$100.00
04262 Osseous graft - multiple site (including flap entry and closure) .....	\$150.00
04270 Pedicle soft tissue grafts .....	\$ 80.00
04271 Free soft tissue grafts .....	\$100.00
04272 Vestibuloplasty .....	\$100.00
04280 Peridontal pulp procedures .....	\$100.00
<b>04300 ADJUNCTIVE PERIODONTAL SERVICES</b>	
04320 Provisional splinting - Intracoronal ..	\$ 40.00
04321 Provisional splinting - extracoronal ..	\$ 50.00
04330 Occlusal adjustment (limited) .....	\$ 20.00
04331 Occlusal adjustment (complete) ....	\$ 75.00
04340 Periodontal scaling and root planing (entire mouth) .....	\$ 70.00
04341 Periodontal scaling and root planing (fewer than 12 teeth) .....	\$ 25.00
04350 Tooth movement for periodontal purposes .....	\$100.00
04360 Special periodontal appliances (including occlusal guards) .....	\$ 75.00
04510 Emergency treatment (periodontal abscess, acute periodontitis, etc.) .....	\$ 15.00

## PROSTHODONTICS, REMOVABLE (05000-05999)

05100 COMPLETE DENTURES	
05110 Complete upper .....	\$275.00

05120 Complete lower .....	\$275.00
05130 Immediate upper .....	\$275.00
05140 Immediate lower .....	\$270.00
<b>05200 PARTIAL DENTURES-INCLUDING SIX MONTHS' POST-DELIVERY CARE</b>	
05210 Upper or lower, without clasps, acrylic base .....	\$ 95.00
05220 Upper or lower with gold or chrome clasps with rests, acrylic base .....	\$150.00
05230 Lower with gold or chrome lingual bar and clasps, acrylic base .....	\$250.00
05250 Upper with gold or chrome palatal bar and clasps, acrylic base .....	\$275.00
<b>05600 REPAIRS TO DENTURES</b>	
05610 Repair broken complete or partial denture .....	\$ B/R
05730 Relining upper or lower complete denture (office reline) .....	\$60.00
05740 Relining upper or lower partial denture (office reline) .....	\$ 50.00
05750 Relining upper or lower complete denture (laboratory) .....	\$ 55.00
05760 Relining upper or lower partial denture (laboratory) .....	\$100.00

## PROSTHODONTICS, FIXED (06000-06999)

<b>FIXED BRIDGES (EACH ADJUTMENT AND EACH PONTIC CONSTITUTES A UNIT IN A BRIDGE)</b>	
<b>06200 BRIDGE PONTICS</b>	
06210 Cast gold .....	\$150.00
06240 Porcelain-fused-to-metal .....	\$215.00
06250 Plastic processed-to-metal .....	\$210.00
<b>06400 REPAIR OF FIXED BRIDGES</b>	
<b>06700 CROWNS AS ABUTMENTS</b>	
06710 Plastic (acrylic) .....	\$140.00
06720 Plastic-processed-to-metal .....	\$150.00
06750 Porcelain-fused-to-metal .....	\$225.00
06780 Gold (% cast) .....	\$185.00
06790 Gold (full cast) .....	\$190.00

## ORAL SURGERY (07000-07999)

<b>07100 EXTRACTIONS</b>	
07110 Single tooth .....	\$ 15.00
07120 Each additional tooth .....	\$ 15.00
<b>07700 SURGICAL REMOVAL</b>	
07710 Extraction of tooth, erupted .....	\$ 15.00
07720 Extraction of tooth, non-impacted ..	\$ 25.00
07730 Extraction of tooth, impacted .....	\$ 45.00
07750 Root recovery (surgical removal of residual root) .....	\$ 65.00
07270 Tooth replantation (includes splinting) .....	\$ 35.00
<b>07300 ALVEOLOPLASTY (surgical preparation of ridge for dentures)</b>	
07310 Alveoloplasty in conjunction with extractions .....	\$ 25.00
07320 Alveoloplasty NOT in conjunction with extractions .....	\$ 45.00
<b>07500 SURGICAL INCISION</b>	
07510 Incision and drainage of abscess, intraoral .....	\$ 15.00
07520 Incision and drainage of abscess, extraoral ..	\$ 45.00

## GENERAL SERVICES (08000-08999)

08010 Inclusive (emergency) treatment of dental pain, minor procedures ..	\$ 15.00
08020 Application of desensitizing medications (fluoride paste, silver nitrate, and so forth) .....	\$ 5.00

\* B/R - BY REPORT

E-12

GENERAL PROVISIONS - *Disability Insurance*  
(*Group Weekly Non-Occupational Insurance*)

No examinations are required. Each employee will be asked to complete an enrollment card. ~~If the employer pays the entire cost of the plan, all eligible employees must be enrolled. If other than dental, vision care or audio benefits are included in the plan, the employees shall~~ asked to contribute <sup>20%</sup> toward the cost of their insurance, and ~~75%~~ of those employees eligible must be enrolled. Coverage for an employee not actually at work on the date his insurance would otherwise become effective, shall not become effective until the employee returns to active work. *Coverage shall be effective 1/1/80.*

Name of Company: *Beneficial National Life Insurance Company*

ELIGIBLE EMPLOYEES - All full-time permanent employees regularly working at least <sup>20</sup>~~24~~ hours weekly.

ELIGIBLE DEPENDENTS- Not applicable.

~~SERVICE~~ WAITING PERIOD:

Present Employees - None

New Employees - *90 days*  
~~Three (3) months~~

*Benefit: 70% of weekly wage to a max of \$150/week*  
*Benefit period: 52 weeks*  
*Estimated cost/person/month - \$5.01*

Administration of the plan has been designed to keep paper work to a minimum. Upon installation of a plan a qualified Company representative will explain the few simple procedures to be followed in the operation of the plan.

This proposal is not a contract and all provisions of the plan will be subject to the terms of the master policy issued to the employer. Each insured employee will be issued an individual certificate outlining the benefits for which he will be insured.

## DISABILITY INCOME

An employee will receive an income while he is totally disabled and unable to work as a result of a non-occupational accident or a sickness for which benefits are not payable under any Workmen's Compensation Law.

The income will begin as of the day of disability indicated in the Schedule of Benefits. It is payable for the maximum period of weeks for each disability indicated in the Schedule of Benefits.

The disability must begin while the employee is insured; successive periods of disability are considered as one unless (a) they are separated by at least one week of active full-time work, or (b) they are due to unrelated causes and are separated by complete recovery.

The employee does not have to be confined to his home to receive these benefits, but must be under the care of a legally qualified physician.

## COORDINATION WITH OTHER GROUP PLANS

Benefits for reimbursement of medical or dental expenses are coordinated with similar benefits payable to the insured under other group plans in order to prevent combined benefit payments that are in excess of actual covered expenses.

*Schedule F-2*

*The Richard - Thomas Agency**Linden Plaza**Suite 211**Great Neck, New York**Hunter 7-0584*

February 19, 1980

Thomas Hogan  
Hogan & Pallace Esq.  
20 Court Street  
Hackensack, New Jersey 07601

Dear Mr. Hogan:

This is to confirm the fact that we have a commitment to write a disability policy covering Bergen County Employees Council #5, with the following disability plan:

70% of weekly salary. Maximum \$150.00  
60 day waiting period  
52 week benefit period  
full coverage for pregnancy  
cost 5.01 per employee per month based on approximate  
1,450 eligible employees  
75% participation required if contributory  
no male female content required in the 75%

Mr. John Berberich's letter to the freeholders had no meaning other than as a courtesy coverletter, and Mr. Berberich will be writing a letter of explanation stating that we are the original agents of record and should remain so.

Very truly yours,

THE RICHARD - THOMAS AGENCY

  
Richard T Sklover

RS/ek

*Schedule F-3*

BERGEN COUNTY  
WHITE COLLAR - STEP SYSTEM - EFFECTIVE 1/1/82

GRADE	Increase over 1981	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10	Step 11	Step 12
05)	250	7,005	7,468	7,931	8,394	8,980	9,443	9,906	10,365	11,935	12,981		
06)	255	7,125	7,588	8,046	8,513	8,976	9,439	9,902	10,365	10,893			
07)	260	7,190	7,653	8,116	8,579	9,042	9,504	9,967	10,430	11,153			
08)	265	7,255	7,717	8,180	8,643	9,106	9,542	10,228	10,690				
09)	280	7,508	8,061	8,615	9,168	9,721	10,275	10,828	11,381	11,935			
10)	285	7,650	8,203	8,756	9,310	9,858	10,416	11,151	11,704	12,190			
11)	290	8,007	8,554	9,107	9,661	10,214	10,767	11,321	11,874	12,427			
12)	295	8,368	8,921	9,474	10,028	10,581	11,134	11,688	12,241	12,794	13,348		
13)	340	8,936	9,590	10,244	10,898	11,552	12,206	12,860	13,514	14,168			
14)	345	9,337	9,991	10,645	11,299	11,953	12,607	13,322	13,976	14,629			
15)	350	9,775	10,429	11,083	11,737	12,391	13,045	13,941	14,595	15,249			
16)	355	10,318	10,972	11,626	12,280	12,934	13,588	14,242	14,972	15,626	16,280		
17)	360	10,959	11,613	12,267	12,921	13,575	14,229	14,883	15,537	16,191	16,845	17,499	
18)	450	11,675	12,530	13,386	14,241	15,096	15,951	16,806	17,662	18,517			
19)	455	11,917	12,772	13,627	14,482	15,336	16,193	17,048	17,903	18,758	19,613		
20)	460	12,196	13,051	13,906	14,762	15,617	16,572	17,327	18,178	19,033	20,288		
21)	465	12,913	13,764	14,619	15,475	16,330	17,185	18,040	18,895	19,750	20,606	21,461	
22)	470	13,677	14,532	15,388	16,243	17,098	17,953	18,808	19,664	20,593	21,448	22,304	
23)	475	14,495	15,350	16,205	17,060	17,915	18,772	19,626	20,481	21,314	22,169	23,024	
24)	480	15,373	16,229	17,084	17,939	18,794	19,649	20,505	21,360	22,215	23,070	23,925	
25)	485	16,130	16,985	17,840	18,695	19,549	20,406	21,266	22,107	22,971	24,116	24,971	25,826



BERGEN COUNTY  
WHITE COLLAR - STEP SYSTEM - EFFECTIVE 1/1/81

RADE	Increase over 1980	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10	Step 11	Step
005	250	6,755	7,218	7,681	8,144	8,730	9,193	9,656	10,110	10,633	11,101	11,655	12,137
006	255	6,870	7,333	7,796	8,258	8,721	9,184	9,647	10,110	10,633	11,101	11,655	12,137
007	260	6,930	7,393	7,856	8,319	8,782	9,244	9,707	10,170	10,633	11,101	11,655	12,137
008	265	6,990	7,452	7,915	8,378	8,841	9,277	9,963	10,425	10,888	11,349	11,811	12,273
009	280	7,228	7,781	8,335	8,888	9,441	9,995	10,548	11,101	11,655	12,208	12,761	13,314
010	285	7,365	7,918	8,471	9,025	9,578	10,131	10,684	11,237	11,790	12,343	12,896	13,449
011	290	7,717	8,264	8,817	9,371	9,924	10,477	11,031	11,584	12,137	12,690	13,243	13,796
012	295	8,073	8,626	9,179	9,733	10,286	10,839	11,393	11,946	12,499	13,052	13,605	14,158
013	340	8,596	9,250	9,904	10,558	11,212	11,866	12,520	13,174	13,828	14,482	15,136	15,790
014	345	8,992	9,646	10,300	10,954	11,608	12,262	12,916	13,570	14,224	14,878	15,532	16,186
015	350	9,425	10,079	10,733	11,387	12,041	12,695	13,349	14,003	14,657	15,311	15,965	16,619
016	355	9,963	10,617	11,271	11,925	12,579	13,233	13,887	14,541	15,195	15,849	16,503	17,157
017	360	10,599	11,253	11,907	12,561	13,215	13,869	14,523	15,177	15,831	16,485	17,139	17,793
018	450	11,225	12,080	12,936	13,791	14,646	15,501	16,356	17,212	18,067	18,922	19,777	20,632
019	455	11,462	12,317	13,172	14,027	14,881	15,738	16,593	17,448	18,303	19,158	20,013	20,868
020	460	11,736	12,591	13,446	14,302	15,157	16,012	16,867	17,722	18,577	19,432	20,287	21,142
021	465	12,448	13,299	14,154	15,010	15,865	16,720	17,575	18,430	19,285	20,140	21,000	21,855
022	470	13,207	14,062	14,918	15,773	16,628	17,483	18,338	19,194	20,049	20,904	21,759	22,614
023	475	14,020	14,875	15,730	16,585	17,440	18,295	19,150	20,005	20,860	21,715	22,570	23,425
024	480	14,893	15,749	16,604	17,459	18,314	19,169	20,025	20,880	21,735	22,590	23,445	24,300
025	485	15,645	16,500	17,355	18,210	19,064	19,921	20,781	21,622	22,486	23,341	24,196	25,051

BERGEN COUNTY  
WHITE COLLAR - STEP SYSTEM - EFFECTIVE 1/1/80

GRADE	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10	Step 11	Step	
D05	6,505	6,968	7,431	7,894	8,480	8,943	9,406	9,855	10,373	10,821	11,375	12,401	23,8
D06	6,615	7,078	7,541	8,003	8,466	8,929	9,392	9,855	10,373	10,821	11,375	12,401	24,8
D07	6,670	7,133	7,596	8,059	8,522	8,984	9,447	9,910	10,423	10,877	11,431	12,457	24,8
D08	6,725	7,187	7,650	8,113	8,576	9,012	9,498	9,960	10,483	10,945	11,507	12,513	24,8
D09	6,948	7,501	8,055	8,608	9,161	9,715	10,268	10,821	11,375	11,928	12,481	13,034	24,8
D10	7,080	7,633	8,186	8,740	9,293	9,846	10,381	10,934	11,487	12,040	12,593	13,146	24,8
D11	7,427	7,974	8,527	9,081	9,634	10,187	10,741	11,294	11,847	12,400	12,953	13,506	24,8
D12	7,778	8,331	8,884	9,438	9,991	10,544	11,098	11,651	12,204	12,757	13,310	13,863	24,8
D13	8,256	8,910	9,564	10,218	10,872	11,526	12,180	12,834	13,488	14,141	14,795	15,448	24,8
D14	8,647	9,301	9,955	10,609	11,263	11,917	12,571	13,225	13,879	14,532	15,186	15,839	24,8
D15	9,075	9,729	10,383	11,037	11,691	12,345	13,000	13,654	14,308	14,962	15,616	16,269	24,8
D16	9,608	10,262	10,916	11,570	12,224	12,878	13,532	14,186	14,840	15,494	16,148	16,801	24,8
D17	10,239	10,893	11,547	12,201	12,855	13,509	14,163	14,817	15,471	16,125	16,779	17,432	24,8
D18	10,775	11,630	12,486	13,341	14,196	15,051	15,906	16,762	17,617	18,472	19,327	20,182	24,8
D19	11,007	11,862	12,717	13,572	14,426	15,281	16,136	16,991	17,846	18,701	19,556	20,411	24,8
D20	11,276	12,131	12,986	13,842	14,697	15,552	16,407	17,262	18,117	18,972	19,827	20,682	24,8
D21	11,983	12,834	13,689	14,545	15,400	16,255	17,110	17,965	18,820	19,675	20,530	21,385	24,8
D22	12,737	13,592	14,448	15,303	16,158	17,013	17,868	18,724	19,579	20,434	21,289	22,144	24,8
D23	13,545	14,400	15,255	16,110	16,965	17,820	18,675	19,530	20,385	21,240	22,095	22,950	24,8
D24	14,413	15,269	16,124	16,979	17,834	18,689	19,544	20,400	21,255	22,110	22,965	23,820	24,8
D25	15,160	16,015	16,870	17,725	18,579	19,434	20,289	21,144	22,000	22,855	23,710	24,565	24,8