

PERC

AGREEMENT

Between

**THE TOWNSHIP OF DOVER
NEW JERSEY**

And

**NEW JERSEY STATE
POLICEMEN'S BENEVOLENT ASSOCIATION, INC.
LOCAL # 137
DOVER TOWNSHIP
[POLICE OFFICERS, DETECTIVES AND SAFETY OFFICERS]**

July 1, 2003 through June 30, 2007

LAW OFFICES:

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Article	Title	Page
	Agreement	1
	Index	2
	Preamble	3
I	Recognition and Scope of Agreement	4
II	Collective Bargaining Procedure	5
III	Conducting Union Business on Employer's Time	6
IV	Employee Rights	7-8
V	Sick Leave	9-11
VI	Check-off	12-13
VII	Management	14-15
VIIA	Rules and Regulations	16
VIII	Hours	17
IX	Overtime	18-19
X	Vacations	20-21
XI	Bereavement	22
XII	Miscellaneous	23
XIII	Hospital and Medical Insurance	24-29
XIV	Clothing Allowance	30
XV	False Arrest and Liability Insurance	31
XVI	Bulletin Board	32
XVII	Pensions	33
XVIII	Vacancies	34
XIX	Discharge and Suspension	35
XX	Grievance Procedure	36-39
XXI	Salary	40-41
XXII	Longevity	42
XXIII	Outside Employment	43
XXIV	Terminal Leave	44
XXV	Maintenance of Operations	45-46
XXVI	Educational Incentive	47-48
XXVII	Union Rights	49
XXVIII	Savings Clause	50
XXIX	Duration	51
XXX	Departmental Investigations	52-53
XXXI	Critical Incident Stress Unit	54
XXXII	Compensatory Time	55-56
XXXIII	Accrued Benefits to Survivors	57
XXXIV	Direct Deposit of Paychecks	58
XXXV	Officers Killed In Line of Duty - Accrued Benefits	59
XXXVI	Retired Badges	60
XXXVII	Completeness of Agreement	61
	Appendix A,B - Salary	62-63

PREAMBLE

This agreement made and entered into this _____ day of _____, **2003**, by and between **THE TOWNSHIP OF DOVER**, a Municipality in the County of Ocean, State of New Jersey, hereinafter referred to as the "Employer", or the "Township," and the **NEW JERSEY STATE POLICEMEN'S BENEVOLENT ASSOCIATION, INC., LOCAL #137, DOVER TOWNSHIP**, hereinafter referred to as the "Union" and represents the complete and final understanding by the parties on all bargainable issues.

ARTICLE I

RECOGNITION AND SCOPE OF AGREEMENT

Section 1. The Employer hereby recognizes the Union as the sole and exclusive representative of all Employees in the negotiating unit as defined in ARTICLE I, Section 2, herein for the purposes of collective bargaining and all activities and processes relative thereto.

Section 2. The bargaining unit shall consist of all Police Officers, Detectives and Safety Officers of the Police Department of Dover Township, excluding all Sergeants, Lieutenants, Captains, Deputy Chiefs and the Police Chief and all other Employees of the Township.

ARTICLE II

COLLECTIVE BARGAINING PROCEDURE

Section 1. Collective bargaining with respect to rates of pay, hours of work or other conditions of employment shall be conducted by the duly authorized bargaining agent of each of the parties. Unless otherwise designated, the Mayor of the Employer or his/her designee, and the President of the Union or his/her designee, shall be the respective negotiating agents for the parties.

Section 2. Collective bargaining meetings shall be held at times and places mutually convenient at the request of either party.

Section 3. Employees of the Employer, who may be designated by the Union to participate in collective bargaining meetings called for the purpose of negotiations of a Collective Bargaining Agreement, will be excused from their work assignments without loss of regular straight time pay in accordance with Article III, Section 2. However, in no event shall the Union representative, exclusive of counsel, exceed three (3).

ARTICLE III

CONDUCTING UNION BUSINESS ON EMPLOYER'S TIME

Section 1. GRIEVANCE COMMITTEE

The employer shall permit members of the Union Grievance Committee [not to exceed three (3)] to conduct the business of the Committee, which consists of conferring with Employees and management on specific grievances in accordance with the Grievance Procedure set forth herein, during the duty hours of the members without loss of pay provided the conducting of said business shall not diminish the effectiveness of the Police Department or require the recall of off-duty Police Officers to bring the Department to its proper effectiveness. Only one (1) member of the Union Grievance Committee shall be permitted to conduct the business of the Committee at any one time except that the three (3) members of the Union Grievance Committee shall be permitted to confer with the Police Chief, or his designee, whenever a grievance reaches that level.

Section 2 CONVENTION COMMITTEE

The Employer agrees to grant the necessary time off without loss of pay to the President of the Local and such other members of the Union selected as delegates to attend any State or National Conventions of the New Jersey State Policemen's Benevolent Association, Inc.

Section 3 PBA PRESIDENT

In addition to the leaves provided above, the Employer agrees to grant leave to the President of the Local for conducting Union business in an amount not to exceed ten (10) hours per week. The President shall also be entitled to select the work shift of his choice.

ARTICLE IV

EMPLOYEE RIGHTS

Section 1. There shall be no discrimination, interference or coercion by the Employer, or any of its agents, or the Union or any of its agents, against Employees covered by this agreement because of membership or non-membership or activity or inactivity in the Union. The Employer shall not intimidate or coerce Employees into membership. Neither the Employer nor the Union shall discriminate against any Employee because of race, creed, color, sex, national origin, or political affiliation.

Section 2. Nothing contained herein shall be construed to deny or restrict to any Police Officer such rights as he or she may have under New Jersey Laws or any other applicable laws and regulations. The rights granted to Police Officers hereunder shall be deemed to be in addition to those provided by statute and or regulation or regulations promulgated by the State.

Section 3. Each member shall have the right to review their personnel folder at least two (2) times a year. The Township shall make available for inspection by the Officer all material within their personnel folder. An Employee shall have the right to respond to material in their file and such response shall be included in the file. If the parties agree that any material is improperly placed in an Employee's file, it shall be removed.

Section 4. No Officer shall be removed, suspended, or reduced in rank from or in office of employment therein, except in accordance with N.J.S.A. 40A: 14-147 or other applicable laws.

Section 5. Whenever any Officer is required to appear in any disciplinary proceeding concerning any matter which could adversely affect the continuation of that Officer in their duties to the Township, position, or employment, or the salary, or any increments pertaining thereto, he or she shall be given prior written notice of the reason for such proceeding and shall be entitled to have representatives of the Union present to advise him/her and represent him/her during such proceeding.

Any suspension of any Officer pending charges, shall be in accordance with N.J.S.A. 40A: 14-149.1 or other applicable laws.

ARTICLE V

SICK LEAVE

Section 1. All permanent full-time regular Employees covered by this agreement shall be granted sick leave with pay of one (1) working day for each month of service during the remainder of the first calendar year of service and fifteen (15) working days in every calendar year thereafter. The amount of such leave not taken shall accumulate from year to year. The Employer reserves the right to extend sick time.

Section 1(a). Sick leave with pay is hereby defined to mean a necessary absence from duty due to illness, injury or exposure to contagious disease, and may include absence due to illness of a family member of the Employee or necessary attendance upon a family member who is ill. "Family member" shall include the spouse, children of the Employee and individuals co-habiting with the employee in a manner to a spouse.

Section 2. An Employee absent on sick leave shall submit acceptable medical evidence substantiating the illness if requested by the Employer. Abuse of sick leave may be cause for disciplinary action.

Section 3. An Employee absent on sick leave shall report their absence at least three (3) hours prior to the start of their shift except where emergent circumstances would prevent the Employee from doing so. In those instances, the Employee shall report their absence as promptly as possible. Employees who normally report to work at seven (7:00 A.M.) A. M. or eight (8:00 A.M.) A.M. shall report their absences at least one (1) hour prior to the start of their shift.

Section 4 The Employer agrees to pay Employees at their regular rate of pay during periods of job-connected disability due to illness, injury or recuperation therefrom for a maximum period of one (1) year from the date of such disability, provided such Employee is incapable of performing their duties as a Police Officer and that such disability is established by a competent physician.

Section 5 The Employer retains the right in its discretion to extend the period of this payment for such job-connected disability due to illness or injury beyond one (1) year.

Section 6. The Employer may require at any time during the period of such disability as described in Section 4 above, that the Employee be examined by a physician selected by the Employer for such purpose.

Section 7. In the event a disagreement arises with respect to the existence or extent of a job-connected disability, such issue shall be determined by a physician agreed to by both parties to this agreement. In the event the parties are unable to mutually agree upon the choice of a physician, such selection shall be determined by the Ocean County Medical Society.

Section 8. Sick Leave Loans

Employees will be allowed to loan their accumulated Sick Leave to any other employee who has exhausted his or her accumulated time off due to a lengthy illness or injury, so that the recipient may remain on the payroll of the Township until such time as all leave is exhausted.

- a. Employees who wish to loan their accumulated Sick Leave shall be reimbursed by the recipient. As the recipient is

credited with new Sick Leave Time at the beginning of each year, he or she must use fifty (50%) percent of the time toward reimbursement of loaner(s) until the loan is repaid in full.

- b. The recipient may use Sick Leave to reimburse loaner(s); however, the loaner(s) shall receive reimbursement in that type of time which was originally loaned. If a recipient dies or resigns prior to reimbursement, the loaning officer(s) must forfeit the loaned time.
- c. In no event shall any employee be allowed to loan more than one (1) week of their accumulated time or fifty (50%) percent of their accumulated leave balance, whichever is less during any one calendar year.

ARTICLE VI

CHECK-OFF

Section 1. Upon receiving the written voluntary authorization and assignment of an Employee covered by this agreement (in the form agreed upon between the Employer and the Union and consistent with applicable law), the Employer agrees to deduct membership dues (and initiation fees where applicable), in such amounts as shall be fixed pursuant to the By-Laws and Constitution of the Union during the full term of this agreement and any extension or renewal thereof. The Employer shall promptly remit monthly any and all amounts so deducted with a list of such deductions to the Secretary-Treasurer of the Union.

Section 2. If, during the life of this agreement, there shall be any change in the rate of membership dues, the Union shall furnish to the Employer written notice thirty (30) days prior to the effective date of such change.

Section 3. The Union will provide the necessary "check-off authorization" form and the Union will secure the signatures of its members on the forms and deliver the signed forms to the Employer. The Union shall indemnify, defend and save the Employer harmless against any and all claims, demands, suits or other forms of liability that shall arise out of or by reason of action taken by the Employer in reliance upon the salary deduction authorization forms submitted by the Union to the Employer.

Section 4. The Employer will notify the Secretary-Treasurer of the Union within three (3) days of hire all Employees, their addresses, birth

date, classification, rate of pay and social security number; and of all removals of Employees from the Employer's payroll.

Section 5. Any Employee in the bargaining unit on the effective date of this agreement who does not join the Union within thirty (30) days thereafter, any new Employee who does not join within thirty (30) days of initial employment within the department and any Employee previously employed within the department who does not join within ten (10) days of re-entry into employment within the department shall as a condition of employment pay a representation fee to the Union by automatic payroll deduction. The representation fee shall be in an amount equal to eighty-five [85%] percent of the regular Union membership dues, fees and assessments as certified to the Employer by the Union. The Union may revise its certification of the amount of the representation fee at any time to reflect changes in the Union membership dues, fees and assessments. The Union's entitlement to the representation fee shall continue beyond the termination date of this agreement so long as the Union remains the majority representative of the Employees in the unit, provided that no modification is made in this provision by a successor agreement between the Union and the Employer.

The Union shall indemnify and hold the Employer harmless against any and all claims, demands, suits and other forms of liability that may arise out of, or by reason of any action taken or not taken by the Employer in conformance with this provision. The Union shall intervene in, and defend, any administrative or Court litigation concerning this provision. In any such litigation, the Employer shall have no obligation to defend this provision but shall cooperate with the Union in defending this provision.

ARTICLE VII

MANAGEMENT

Section 1. The Township of Dover hereby retains and reserves unto itself, without limitation, all powers, rights, authority, duties and responsibilities conferred upon and vested in it prior to the signing of this agreement by the Laws and Constitution of the State of New Jersey and of the United States, including, but without limiting the generality of the foregoing, the following rights:

- a. To the executive management and administrative control of the Township Government and its properties and facilities and Police related activities of its Employees by utilizing personnel, methods and means of the most appropriate and efficient manner possible.
- b. To hire, promote, transfer, assign or retain Employees in positions within the Department, and in that regard to establish reasonable work rules.
- c. To suspend, demote, discharge or take any other appropriate disciplinary action against an Employee for good and just cause according to law.
- d. To layoff Employees in the event of lack of work or funds or under conditions where continuation of such work would be inefficient and non-productive. Such reduction in the Police Departments level of certified personnel as described in Article I Section 2 shall not be effected until non-certified personnel employed in the Police Department and performing Police functions are laid off. Seniority shall

prevail at all times in the order of any layoff and subsequent rehiring.

Section 2. The exercise of the foregoing powers, rights, authority, duties and responsibilities of the Township, the adoption of policies, rules, regulations and practices, and the furtherance thereof, and the use of judgment and discretion in connection therewith, shall be limited only by the terms of this agreement, and then only to the extent such terms hereof are in conformance with the Constitution and Laws of the State of New Jersey and of the United States.

Section 3. Nothing contained in this Article shall be construed to deny or restrict the Township of its rights, responsibilities or authority under R.S. 40 and 40A, or other applicable laws.

ARTICLE VII-A

RULES AND REGULATIONS

Section 1. Proposed new rules or modifications of existing rules governing working conditions shall be negotiated with the majority representative before they are established.

Section 2. It is understood that Employees shall comply with all such rules and regulations. Employees shall promptly and efficiently execute the instructions and orders of Officers and Supervisors. If an Employee or Employees believe a rule, regulation, instruction or order of an Officer or other Supervisor is unreasonable or unjust, the Employee or Employees shall comply with the rule, regulation, order or instruction, but with the further provision that such Employee or Employees may regard the rule, regulation, order or instruction as a grievance which shall be handled in accordance with the Grievance Procedure set forth in Article XX of this agreement.

Section 3. The Union shall have the opportunity to grieve the continuation of any rule or regulation for a period of thirty (30) calendar days after the execution date of this agreement or the promulgation of any new rule or regulation thirty (30) calendar days after the promulgation and furnishing of same to the Union as to the reasonableness or propriety of said rule or regulation. The foregoing shall not preclude the Union from grieving the application or interpretation of any rule or regulation in accordance with Article XX.

ARTICLE VIII

HOURS

Section 1. The parties understand and agree that the standard weekly work schedule for Employees covered by this agreement requires Employee services continuously throughout the seven (7) day week, and that the standard work week shall consist of forty (40) hours of work within said standard week.

Section 2. The tours of duty shall be established by the Employer, through the Chief of Police, and the Employer shall have the right, for efficiency of its operations, to make changes in starting and stopping time of the daily work schedule and to vary from the daily or weekly work schedule. If practicable, officers will be given a one week notice prior to changing their scheduled tour of duty in other than a declared state of emergency.

Section 3. The parties further agree that they shall discuss changes in the daily or weekly work schedule which may be necessitated for the efficient operation of the work force prior to implementation of such changes, and that the Union shall have the right to submit written recommendations with respect to any such changes.

Section 4. If in the implementation of this Article tours of duty in excess of eight (8) hours of work per day are established, the parties agree that such excess time shall be compensated for at straight time only.

ARTICLE IX

OVERTIME

Section 1. The Employer agrees that overtime consisting of time and one-half (1 1/2) time shall be paid to all Employees covered by this agreement for hours worked in excess of the normal work day.

Section 2. Employees shall not be paid overtime for hours of work in excess of the normal work day unless such overtime is authorized by the Chief of Police or his / her designee.

Section 3. It is recognized that Employees may be required to report in advance of the tour starting time and for the purpose of report making at the end of a tour to remain at the termination of a tour. In accordance with this recognition, no overtime shall be paid for a fifteen (15) minute period prior to the commencement of a tour or for fifteen (15) minute period at the termination of a tour, but in the event an Employee is required to report earlier than fifteen (15) minutes prior to the commencement of a tour or to remain beyond fifteen (15) minutes after the end of a tour, the Employees shall be paid the overtime rate for all time worked in excess of the normal hours of work per day.

Section 4. In the event an Employee is called in to duty other than their normal assignment they shall be paid overtime at one and one-half (1 1/2) time for all time worked during such period but in no such case shall they be paid for less than four (4) hours irrespective of actual time worked.

Section 5. Officers covered by this agreement who are called to alert or placed on standby shall be reimbursed at a rate of Ten (\$10.00) Dollars per shift or any portion thereof, during the period or periods of such alert or standby.

Section 6. The Union agrees to share with the Employer and without compensation, the time required to successfully promote Police week and open house in the furtherance of good community relations.

Section 7. The Chief of Police may, from time to time, call general Police meetings, not to exceed three (3) annually, and the parties agree that no payment shall be made to the Employees covered by this agreement for attendance at said meetings.

ARTICLE X

VACATIONS

Section 1. Each member of the Department who has had the length of continuous employment specified in the table following shall be entitled to the working time shown, as a vacation with pay at their regular rate of pay.

one (1) Year But Less Than Five (5) Years	Two (2) Weeks
Five (5) Years But Less Than Ten (10) Years	Three (3) Weeks
Ten (10) Years But Less Than Fifteen (15) years	Four (4) Weeks
Fifteen (15) Years But Less Than Twenty-five (25) years	Five (5) Weeks
Twenty-Five (25) Years and over	Six (6) Weeks

Section 2. Effective January 1, 1980, each member of the Department who has had the length of continuous employment specified in the table as set forth in Section 1 shall receive an additional (2) days of vacation with pay at their regular rate of pay.

Section 3. Eligibility for vacation shall be computed as of the first day of the month in which hired.

Section 4. With the exception of the first annual anniversary date, vacations may be scheduled at any time within the calendar year of an annual anniversary date, that is, they need not be deferred until the actual anniversary date. If the first anniversary date occurs in December, the vacation to which entitled may be taken the following calendar year,

but not consecutively with the vacation to which entitled for the second anniversary date.

Accrued but unused vacation leave may accumulate and be carried over from year to year. An employee will be entitled to carry over no more than forty hours vacation and shall not be entitled to carry over any vacation leave from the year immediately preceding his retirement.

Section 5. In order not to hamper proper and efficient Police operations, both parties agree that the scheduling of vacations must be left to the Employer, but the following conditions shall be observed in such scheduling:

- (a) Selection of vacation shall be based on seniority;
- (b) No Employee shall be permitted to take more than three (3) consecutive weeks of vacation at one (1) time unless mutually agreed to by the parties.
- (c) Assignment of vacation periods during June, July, August or December shall be based exclusively upon seniority among the Employees.

No Employee shall be assigned more than two (2) weeks vacation during June, July, August or December unless otherwise authorized by the Chief of Police.

ARTICLE XI

BEREAVEMENT

Section 1. Every Employee may be granted leave with pay upon the death of a member of their family. Such leave shall be from the day of death up to and including the day of burial. If the funeral is outside of the State of New Jersey, additional travel time, up to a maximum of five (5) days, if necessary, may be granted upon receiving prior approval for same by the Chief of Police. Family shall include spouse, or significant other acting in the manner as a spouse, children, stepchildren, parents, brothers, sisters and spouse's parents, brothers and sisters and grandparents of Employee or spouse.

Section 2. At the Chiefs discretion with due regard to staffing consideration, the employer agrees to allow up to two officers to attend funeral(s) of New Jersey Police Officers killed in the line of duty with pay and may provide the use of a department vehicle to the officers attending the funeral.

ARTICLE XII

MISCELLANEOUS

Section 1. Effective as of July 1, 2003, the pay scales as reflected on Appendix A B shall be inclusive of payment for fourteen (14) days formerly designated as Holidays. The holiday pay shall be paid with and become a part of the regular bi-weekly compensation for all purposes. The process of conversion shall be as agreed upon by the PBA and the Township.

Section 2. Employees shall be entitled to three (3) personal days per year.

Section 3. Should the Township Committee, because of a snow emergency or because of a special holiday proclaimed by the President of the United States or the Governor of the State of New Jersey or the Township Committee, close the Township Administrative offices, thereby giving time off to personnel employed there, the Employees covered by this agreement shall receive equal time off at such time that will not interfere with efficient Police operations.

ARTICLE XIII

HOSPITAL AND MEDICAL INSURANCE

Section 1 (a) During the period of this contract, the Employer will provide health insurance coverage as described in general terms herein to the Employee, spouse and eligible dependent children below the age of twenty-five (25).

New Jersey Blue Cross

Three Hundred Sixty-Five (365) full benefit days of hospital care, all conditions per admission.
In-patient radiation therapy.
Eligible dependent children below the age of twenty-five (25).

Major Medical, New Jersey Blue Cross

No dollar maximum per condition; no lifetime maximum.
One Hundred (\$100.00) Dollars deductible - only two (2) deductibles for family.
Carry over deductible.
Eighty/Twenty (80/20) co-insurance.
Average semi-private room.
Tuberculosis and mental in hospital.
Out of hospital mental and Eighty/Twenty (80/20) co-insurance.
Blood Rider and Vision Care Rider.
Eligible dependent children below the age of twenty-five (25).
New Jersey_Blue shield Prevailing fees for area.
Eligible dependent children below the age of twenty-five (25).

New Jersey Blue Shield

Prevailing fees for area.

Rider - J

Three Hundred Sixty-Five (365) physician visitations.
Prevailing fees for the area.
Eligible dependent children below the age of twenty-five (25).

Section 1 (b) The Employer Township of Dover will continue the practice of allowing an employee to switch to and from Blue Cross Blue Shield PACE and Blue Cross Blue Shield HMO plans during the yearly enrollment period.

Section 1 (c) Effective as soon as possible after ratification of this Agreement, but in any event no later than October 1, 2003, (i) the traditional Major Medical \$20,000 yearly maximum shall be converted to an unlimited benefit, and (ii) the HMO Plan, as referenced in 1(b), shall be converted to a POS Plan as provided on the summary attached hereto as Appendix C.

Section 2. Except as provided below in this paragraph, the Employer agrees to provide a drug plan. The prescription co-pay shall be \$3.50 (Three Dollars and Fifty Cents) co-pay for generic drugs and \$5.00 (Five Dollars) co-payment for brand name drugs providing the employer remains with the Blue Cross/ Blue Shield Program. Effective as soon as possible after ratification of this Agreement, but in any event no later than October 1, 2003, the prescription co-pay shall be increased to \$5.00 (Five Dollars) for generic drugs and \$10.00 (Ten Dollars) for brand name drugs. In the event that the employer changes insurance carriers, regardless of the type or nature of coverage afforded in the new plan, the co-payment will be reverted back to the \$5.00 for all prescriptions.

Section 3. The Employer agrees to provide the Direct Dental Network, a subsidiary of BC/BS with applicable current riders, except that the maximum yearly benefit shall be increased to \$2,000.00. Effective as of July 1, 2003, the Employer shall pay \$300.00 toward the premium cost of the Dental Plan. Any premium cost above this amount shall be borne by the individual Employee. Effective July 1, 2004 all

premium increases will be shared equally by the Employer and the Employee.

Section 4. Pursuant to authority set forth in public laws N.J.S.A. 40A:10-23, the Employer agrees to provide such benefits enumerated in Sections 1 through 3 of this Article to all regular Police Officers who have retired.

A. All regular police officers employed on or before September 2, 1999 and who thereafter retire shall be entitled to such benefits enumerated in Sections 1 through 3 of this Article, provided that as of the date of retirement:

- 1) The Employee has 25 years of more of service credit in the PFRS, PERS, SPRS or TAPF retirement systems and 20 years or more of service with the Employer;
- 2) The Employee provides the Employer with at least one-year advance written notice of the Employee's effective date of retirement, except for those Employees who are eligible to retire with health benefits under the conditions set forth herein prior to September 1, 2000. Said Employees shall provide the Employer with such advance written notice as is practicable except in such instances where the Employee is unable to do so due to an emergency or extraordinary circumstances.
- 3) Regular Police Officers of the department shall notify the Employer of any service credit which they may have accumulated in any of

the above designated retirement systems prior to September 2, 1999, with an Employer other than the Township of Dover. Any Employee purchasing back retirement system service credit after September 2, 1999 shall not be eligible for the retirement health benefits provided for herein unless as of the date of said Employee's retirement, said Employee has 25 years of more service with the Employer.

- 4) All regular Police Officers of the department shall continue to receive those benefits provided under Dover Township Ordinance Number 3409-99, entitled "Ordinance Amending and Supplementing Chapter 18 (Employee Regulations and the Benefits) of the 'Code of the Township of Dover, New Jersey'", the provisions of which are incorporated herein by reference.
- 5) Any regular Police Officer employed by the Employer on or before September 2, 1999, who suffers an on-the-job accidental injury, which does not otherwise qualify as an on-the-job traumatic accidental injury covered under 1(e), and which is of such significance that the regular Police Officer is permanently disabled from continuing their employment with the Township of Dover, shall be entitled to retirement health benefits specified herein, subject to Ordinance 3482-99 as long as the regular Police Officer has 15 years of service

with the Employer. The decision of the New Jersey Division of Pensions based upon their interpretation of the appropriate regulations and law, shall be final with regard to whether the injury permanently disabled the regular Police Officer. Any regular Police Officer of the department employed after September 2, 1999, shall not be entitled to retirement health benefits specified in the Section, unless said regular Police Officer has 20 years or more service with the Employer.

B. All regular Police Officers of the department employed by the Employer after September 2, 1999 and who thereafter retire shall be entitled to such benefits enumerated in Sections 1 through 3 of the Article, provided that as of the date of retirement:

1) The regular Police Officer has 25 years of service credit in the PFRS, PERS, SPRS, or TPAF retirement systems and 25 years or more of service with the Employer.

2) Regular Police Officers of the department shall continue to receive those benefits provided under Dover Township Ordinance Number 3409-99, entitled "Ordinance Amending and Supplementing Chapter 18 (Employee Regulations and Benefits) of the 'Code of the Township of Dover, New Jersey'", the provisions of which are incorporated herein by reference.

C. In the event of a officer's death in the line of duty, the Township will continue to pay the full premiums for

medical coverage on behalf of the surviving spouse and dependants until the earlier of (i) the surviving spouse's marriage, (ii) the surviving spouse obtains equal or better coverage from another source or (iii) three years following the officer's death.

Section 5. A booklet describing the foregoing benefits will be provided to each Employee following the execution of the new contracts.

Section 6. The Employer may change insurance carriers at its option, provided substantially similar benefits are provided.

Section 7. Effective January 1, 1998 and thereafter the medical insurance co-payment deduction shall be \$450.00 per employee. All employees who retired prior to March 2, 1996 shall not be affected by this insurance co-payment provision. If a retiree does not timely remit to the Township any co-pay amounts due, the Township will notify the Union of such delinquency.

Section 8. As soon as reasonably possible after ratification of this Agreement, the Employer shall institute a so-called "cafeteria plan" pursuant to the applicable provisions of the Internal Revenue Code and shall make all appropriate filings in connection therewith, including but not limited to documents required to be filed under Internal Revenue Code Section 125, in order to permit the payment of medical/dental premiums and/or medical/dental expenses on a pre-tax basis.

ARTICLE XIV

CLOTHING ALLOWANCE

Section 1. All employees covered by this agreement shall receive clothing and maintenance allowance as follows: effective July 1, 2003, \$1,100; effective July 1, 2004, \$1,200 and effective July 1, 2006, \$1,300. Payment shall be made in January of each year.

Section 2. Each member of the Department assigned to plain clothes shall be paid a subsistence allowance at the rate of Twelve Dollars and Fifty (\$12.50) Cents per month in addition to the yearly clothing and maintenance allowance provided in Section 1 above.

Section 3. Probationary Officers shall receive clothing and maintenance allowance on a pro-rata basis.

Section 4. In the event that all or part of the present uniform is changed, then the cost of such changes shall be borne by the employer and not be considered part of the yearly clothing allowance.

Section 5. In the event that any employee does not possess a Class C Uniform on the date of execution hereof, he/she shall purchase a Class C uniform within six (6) months of the execution of this Agreement.

ARTICLE XV

FALSE ARREST AND LIABILITY INSURANCE

Section 1. The Employer will indemnify all Employees covered by this agreement from civil suits arising out of the performance of their duties including, but not limited to the following: False arrest, malicious prosecution, libel, slander, defamation of character, privileged occupancy and the invasion of civil rights.

Section 2. Employees covered by this agreement shall be fully indemnified and defended by the Employer for all circumstances in which the Employee renders first aid, whether on duty or off duty.

ARTICLE XVI

BULLETIN BOARD

Section 1. The Employer will provide a Bulletin Board in a conspicuous location in the Headquarters for the use of the Union for posting notices concerning Union business and activities. All such notices shall be posted only upon the authority of the officially designated Union representatives and shall not contain any malicious, inflammatory, annoying or controversial material. The Chief of Police, or his/her representative, may have removed from the Bulletin Board any material, which is not in conformance with the intent and provision of this Article.

ARTICLE XVII

PENSIONS

Section 1. The Employer shall continue to make contributions as heretofore to provide pension and retirement benefits to Employees covered by this agreement under the Police and Fireman's Retirement System pursuant to provisions of the statutes and laws of the State of New Jersey.

ARTICLE XVIII

VACANCIES

Section 1. The Employer shall, by ordinance (which ordinance may be amended from time to time by resolution) set forth the authorized allowance of personnel in the following classifications: Captains, Lieutenants, Sergeants, Detectives (Investigative), Juvenile Officers, Identification Officers, Safety Officers, as assigned to the respective divisions within the Police Department.

Section 2. Such authorized allowance of personnel enumerated in Section 1 of this Article shall be known as the Table of Organization.

Section 3. In the event of any vacancy in the Table of Organization enumerated in Sections 1 and 2, of this Article, due to retirement, death, discharge, promotion or voluntary severance from the Department, such vacancy shall be filled within sixty (60) days of the effective date thereof from the existing waiting list.

Section 4. If the existing waiting list is exhausted at the time of the vacancy, the Employer, through the Chief of Police, shall request or call for an appropriate test within thirty (30) days of the effective date of the vacancy and such vacancy shall be filled within thirty (30) days of the promulgation of the list resulting from the said test.

Section 5. Existing waiting lists of promotions shall be valid for a period of three (3) years. The Employer reserves the right to amend such Table of Organizations as it shall deem necessary for the best interests of the Township of Dover.

ARTICLE XIX
DISCHARGE AND SUSPENSION

Section 1. No Employee shall be disciplined or discharged without just cause. An Employee who has been disciplined or discharged may grieve such action in accordance with the provisions hereinafter set forth in Article XX entitled "Grievance Procedure".

Section 2. Upon any suspension, demotion, discharge, or any other appropriate disciplinary action against any Employee of this Department, a copy of such charges shall be forwarded to the President of the Union within five (5) working days after any such action against said Employee is taken by the Employer.

Section 3. This Article does not apply to probationary Employees.

ARTICLE XX
GRIEVANCE PROCEDURE

A grievance is a claim by a Police Officer, Union, or Employer based upon the interpretation, application, or violation of this agreement, policies or administrative decisions and practices affecting a Police Officer, group of Police Officers, or the Employer.

Party in Interest

A "party in interest" is the person or persons making the claim and any person including the Union or the Township, who might be required to take action or against whom action might be taken in order to resolve the claim.

Purpose

The purpose of this procedure is to secure, at the lowest possible level, equitable solutions to the problems, which may from time to time arise affecting Police Officers. Both parties agree that these proceedings will be kept as informal and confidential as may be appropriate at any level of the procedure.

Level One - Immediate Supervisor

A Police Officer with a grievance shall first discuss it with their immediate Supervisor within fifteen (15) days, either directly or through the Union's designated representative, with the objective of resolving the matter informally.

Level Two - Chief of Police/ Township

If the aggrieved person is not satisfied with the disposition of their grievance at Level One, or if no decision has been rendered within ten (10) days after the presentation of the grievance, the Union may refer it to the Chief of Police in writing who shall confer with the Township on said grievance and respond in writing to the Union.

Level Three - Arbitration

- (a) If the Union is not satisfied with the disposition of the grievance at Level Two, or if no decision has been rendered within fifteen (15) days after the grievance was delivered to the Chief, the Union may notify the Township of its intention to submit the grievance to arbitration.
- (b) Within twenty (20) days after such written notice of submission to arbitration, the Union and the Township shall attempt to agree upon a mutually acceptable Arbitrator and shall obtain a commitment from said Arbitrator to serve. If the parties are unable to agree upon an Arbitrator or to obtain such a commitment within the specified period, a request for a list of Arbitrators may be made to the Public Employment Relations Commission by either party. The parties shall then be bound by the rules and regulations of the Public Employment Relations Commission.
- (c) The Arbitrator's decision shall be in writing and shall be submitted to the Township and the Union and shall be final and binding on the parties.
- (d) The costs for the services of the Arbitrator, including per diem expenses, if any, and actual and necessary travel, subsistence expenses and the cost of the hearing room shall

be borne equally by the Township and the Union. Any other expenses incurred shall be paid by the party incurring same. All costs shall be known prior to the selection of the Arbitrator.

Rights of Members to Representation

1. Member and Union

Any aggrieved person may be represented at all stages of the Grievance Procedure by themselves, or, at their option, by representatives selected or approved by the Union. When a member is not represented by the Union, the Union shall have the right to be present and to state its views at all stages of the Grievance Procedure.

2. Reprisals

No reprisals of any kind shall be taken by the Township or by any member of the Administration against any party in interest, any representative, any member of the Union, or any other participant in the Grievance Procedure by reason of such participation.

3. Advanced Step Filing

Any grievance affecting either a class of members, or whose decision will have an effect on the membership of this Union shall be commenced at Level Two, Chief of Police - Township.

It is understood that the filing of any grievance shall be at the level of jurisdiction necessary to render the relief sought by the grievant or the Union.

Grievances initiated by the Employer shall be filed directly with the Union within seven (7) days after the event giving rise to the grievance has occurred. A meeting shall be held within five (5) working days after filing a grievance between representatives of the Employer and the Union in an earnest effort to adjust the differences between the parties. In the event no such adjustment has been satisfactorily made within twenty (20) calendar days after such meeting, either party may within ten (10) calendar days thereafter, file for arbitration.

ARTICLE XXI

SALARY

Section 1. The salary for Officers shall be as set forth on Appendix A/B annexed.

Section 2. Whenever an Employee is assigned in writing under the authority of the Chief of Police to a higher job classification involving and performing higher responsibilities, such Employees shall be paid at the hourly rate of such assigned classifications beginning on the thirty-first day of employment in the higher job classification. An employee who is assigned to a higher job classification for fewer than thirty days would not be entitled to payment at the hourly rate of the assigned classification.

Section 3. Corporals and Senior Detective/Safety Officer shall be defined as Officers who have twenty (20) or more years of service based on continuous employment as a Police Officer with the Dover Township Police Department. Corporals shall be entitled to wear appropriate insignia to indicate their designation as Corporals. Officers hired prior to July 1, 2000, will have employment time within the Township credited as time with the Police Department. For purposes of this Agreement, any reference to "Senior Officer" shall be deemed to be a reference to "Corporal".

Section 5. Performing Duties of a Higher Rank.

- (a) In those circumstances where an out of rank officer is assigned to higher duties to replace an absent supervisor/officer and that supervisor/officer returns to duty on a sporadic basis, then in that situation both officers will assume a joint command status.

(b) In those circumstances where the absent supervisor/officer returns and performs in his full capacity, the out of rank officer will not be paid at the higher rank for those days.

(c) In those circumstances where the out of rank officer performs in the full function of the higher rank, he will be paid at the higher rank.

ARTICLE XXII

LONGEVITY

Section 1. Each Employee shall be paid, in addition to their current annual wage, a longevity increment based on their years of continuous employment with the Police Department in accordance with the following schedule:

Years of Service	Increment of Base Pay
Upon completion of Three [3] Years of Service.	2%
Upon Completion of Five (5) Years of Service	4%
Upon completion of Nine (9) Years of Service	6%
Upon Completion of Twelve (12) Years of Service	8%
Upon Completion of Fifteen (15) Years of Service	10%

Section 2. Each Officer of the Police Department shall qualify for the longevity increment on the date of the anniversary of their employment and such increment shall be paid from and after such date.

Section 3. In computing any overtime pay which may become due to any such Police Officer, only the annual wage shall be used.

ARTICLE XXIII
OUTSIDE EMPLOYMENT

Section 1. No Employee planning to or engaging in outside employment during the off duty hours shall be permitted to wear the regulation Dover Township Police Uniform without the expressed permission of the Chief of Police, or his / her designee. Every Employee planning to be engaged in outside employment during the off duty hours wearing the regulation Dover Township Uniform shall submit in writing the name or names of their prospective outside Employer to their Commanding Officer.

ARTICLE XXIV
TERMINAL LEAVE

Section 1. A member of the Department who retires or is disabled and pensioned under the New Jersey Police and Fireman Pension System shall be entitled to terminal leave from such accrued leave as set forth and provided in Article V, Section 1 of this agreement. Eligible Employees may elect to take the entitlement provided by this Article as pay.

Section 2. A maximum of one hundred thirty (130) sick days are recognized by both parties and such terminal leave shall be deducted for each working day prior to their retirement, unless the laws of the state of New Jersey permit a lump sum payment in lieu thereof, in which case an employee shall have the option of selecting the method under which they wish to take the terminal leave to which they are entitled.

Section 3. Sick leave will be paid as terminal leave, under Section 2, at the rate of pay existing at the date it is taken and it shall be based upon the employee's earned base pay including longevity payment.

ARTICLE XXV
MAINTENANCE OF OPERATIONS

Section 1. It is recognized that the need for continued and uninterrupted operation of the Township Departments and Agencies is of paramount importance to the citizens of the community, and that there should be no interference with such operation.

Section 2. The Union covenants and agrees that during the term of this agreement neither the Union nor any person acting in its behalf will cause, authorize, or support, nor will any of its members take part in, any strike (i.e., the concerted failure to report for duty, or willful absence of an Employee from their position, or stoppage of work or abstinence in whole or in part from the full, faithful and proper performance of the Employee's duties of employment), work stoppage, slowdown, walkout or other job action against the Township

Section 3. The Union agrees that it will make every reasonable effort to prevent its members from participating in any strike, work stoppage, slowdown or other activity aforementioned including, but not limited to, publicly disavowing such action and directing all such members who participate in such activities to cease and desist from same immediately and to return to work, along with other such steps as may be necessary under the circumstances, and to bring about compliance with its order.

Section 4. In the event of a strike, slowdown, walk-out or job action, it is covenanted and agreed that participation in any such activity by a member of the Department shall entitle the Township to take appropriate disciplinary action including the possibility of discharge in accordance with applicable law.

Section 5. Nothing contained in this agreement shall be construed to limit or restrict the Township in its right to seek and obtain such judicial relief as it may be entitled to have in law or in equity for injunction or damages, or both, in the event of such a breach by the Union or members of the Department.

ARTICLE XXVI

EDUCATIONAL INCENTIVE

Section 1. For those members of the Department hired prior to March 1, 1978, the Employer agrees to pay each Employee of the Department, in addition to their annual salary, an educational incentive based upon the following table:

[a]	Associates Degree or Equivalent Thereof [Sixty-Four (64) Credits]	\$250.00
[b]	Bachelors Degree	\$500.00

Section 2. It is understood and agreed by and between the parties, however, that each Employee must have a minimum of two (2) years service with the Dover Township Police Department before they shall be entitled to receive any payment under this educational incentive plan.

It is still further agreed by the parties that those Employees who receive payment for college degrees under this plan shall receive said payments annually, but these payments shall not be used in the computation of longevity or overtime payments, or for the computation of pension.

Section 3. For those members of the Department who have received certain college credits and who have obtained expertise and knowledge through service to the Community and attendance at Police Training Schools, the following tables shall be implemented:

(a) Members who have served on the Dover Township Police Department for at least seven and one-half (7 1/2) years, and have a

minimum of ten (10) college credits in job related courses, shall be entitled to one (1) lump sum payment in the amount of Five Hundred

(\$500.00) Dollars which shall not be paid annually thereafter and shall not be added to base salary for computation of longevity, overtime or pension.

(b) Those members who have served on the Dover Township Police Department for at least fifteen (15) years and have a minimum of fifteen (15) college credits in job related courses shall be entitled to one (1) lump sum payment in the amount of One Thousand (\$1,000.00) Dollars which shall not be paid annually thereafter and shall not be added to base salary for computation of longevity, overtime or pension.

(c) The Township Committee of Dover Township shall have the right to review and make the necessary determination concerning the job relationship of college credits earned by Employees.

Section 4. The parties further agree that no Employee shall be entitled to both the educational incentive payment and the lump sum payment for college credits earned and expertise obtained through service to the community. Nothing in this Section, however, shall preclude an Employee from hereafter participating in the college degree portion of the educational incentive plan, and any payment received thereunder shall be in addition to the lump sum payment portion of the aforesaid plan.

ARTICLE XXVII

UNION RIGHTS

Section 1. The Township agrees to furnish to Union, in response to its requests all available information within the public domain.

Section 2. The Union, and its representatives shall have the right to use Township buildings at all reasonable hours for meetings. The Business Administrator of the Township shall be notified in advance of the time and place of all such meetings. This right shall be upon approval of the Township; such approval shall not be unreasonably denied.

Section 3. The Union, shall have the right to use Township facilities and equipment, including typewriters, mimeographing machines, other duplicating equipment, calculating machines and all types of audio-visual equipment at reasonable times, when such equipment is not otherwise in use. The Union, shall pay for the reasonable costs of all materials and supplies incident to such use.

Section 4. The Union's, right to use the Township facilities and equipment under this Section shall be upon permission of the Township; such permission shall not be unreasonably withheld.

ARTICLE XXVIII

SAVINGS CLAUSE

Section 1. If any provision of this agreement or any application of this agreement to any Employee or group of Employees is held invalid by operation of law or other tribunal of competent jurisdiction, such provisions shall be inoperative, but will be renegotiated by the parties if a legal mechanism can be utilized to effectuate the parties intent. All other provisions shall not be affected thereby and shall continue in full force and effect.

ARTICLE XXIX

DURATION

Section 1. The term of this agreement shall be from July 1, 2003 through June 30, 2007.

Section 2. In the absence of written notice given no more than one hundred eighty (180) days, nor less than one hundred fifty (150) days prior to the expiration date by either party, this agreement shall automatically be renewed for a period of another year, and from year to year thereafter, until such time as the appropriate notice is given prior to the annual expiration date.

Section 3. If, following receipt of such notice, negotiations have not been concluded prior to the termination date, this agreement may be extended for an additional period of thirty (30) days from its termination date, upon fifteen (15) days notice in writing by either party to the other. In such event, however, and if the extension is accepted, any change made shall be effective as of the expiration date. If the parties fail to reach an agreement either before the termination date or the date the extended period terminates, this agreement shall terminate.

ARTICLE XXX
DEPARTMENTAL INVESTIGATIONS

In an effort to insure that departmental investigations are conducted in a manner which is conducive to good order and discipline, the following rules are hereby adopted:

1. The interrogation of a member of the Department shall be at a reasonable hour, preferably when the member of the Department is on duty, unless the exigencies of the investigation dictate otherwise.
2. The interrogations shall take place at a location designated by the Chief of Police. Usually it will be at the Police Headquarters or the location where the incident allegedly occurred.
3. The member of the Department shall be informed of the nature of the investigation before any interrogation commences. Sufficient information to reasonably apprise the members of the allegations should be provided. If it is known that the member of the Department is being interrogated as a witness only, they should be so informed at the initial contact.
4. The questioning shall be reasonable in length. Fifteen (15) minutes time shall be provided for personal necessities, meals, telephone calls, and rest periods at the end of every two (2) hours.
5. The member of the Department shall not be subject to any offensive language, nor shall they be threatened with transfer, dismissal or other disciplinary punishment. No promise of reward shall be made as an inducement to answering questions.

6. At every stage of the proceedings, the Department shall afford an opportunity for members of the Department, if they so request, to consult with counsel and/or their representative before being questioned concerning a violation of the rules and regulations during the interrogation of a member of the Department, which shall not delay the interrogation beyond one (1) hour for consultation with their Union representative.
7. In cases other than departmental investigations, if an officer is under arrest or if they are a suspect or the target of a criminal investigation, they shall be given their rights pursuant to the current decisions of the United States Supreme Court.
8. Nothing herein shall be construed to deprive the Department or its Officers of the ability to conduct the routine and daily operations of the Department.
9. Under no circumstance shall the Employer offer or direct the taking of a polygraph and/or a voice stress analysis examination for any Employee covered by this agreement.

ARTICLE XXXI

CRITICAL INCIDENT STRESS UNIT

Crisis Intervention Program

The PBA and the Township recognize that the unique nature of law enforcement services often expose personnel to traumatic incidents and occurrences, which may be dangerous and damaging to the psychological health of employees. Acknowledging that such incidents may adversely effect the health and welfare of its employees a crisis intervention program is designed to address such public health concerns precipitated by traumatic incidents.

“Critical incident” refers to any of the following:

1. An event involving the firing of a weapon or an exchange of gunfire.
2. Serious bodily injury to or the death of a juvenile.
3. A hostage situation.
4. Injury or death of an associate law enforcement officer.
5. A terrorist act.
6. Severe personal injury in the line of duty.
7. A severe emotional or psychologically stressful event deemed traumatic by the Chief of Police.

The Union and the Township agree to meet to discuss establishment of an appropriate Crisis Intervention policy.

ARTICLE XXXII
COMPENSATORY TIME

Section 1. Overtime duty shall be compensated in money payment at the rate of time and one-half. Provided, however, that the employee may elect to receive compensatory time off at the rate of time and one-half in lieu of overtime.

Section 2. The township shall not discriminate in offering overtime assignments to any employee on account of any employee's willingness or unwillingness to accept compensatory time off or money payment, nor shall the township attempt to influence any employee's election to receive compensatory time off or money payment.

Section 3. Compensatory time off shall be administered, scheduled, and made available in the same fashion as vacation is administered, scheduled, and made available.

Section 4. An employee shall be permitted to accumulate a total of one hundred eighty (180) hours compensatory time off. Any election to receive overtime payment in the form of compensatory time off in excess of the said one hundred eighty (180) hours shall be disregarded by the township and the employee shall be paid in money for such time.

Section 5. Should any employee accumulate over 180 hours of compensatory time for any reason, and the Township desires to reduce this amount by either payment or time off, any reduction shall first be discussed with the employee and a reasonable reduction timetable shall be implemented.

Section 6. Following the date of execution of this agreement, compensatory time off must be taken as time off by the employee within twelve (12) months after it was credited. Failure to so use such time shall result in its forfeiture, provided however, that if the said time cannot be taken as time off because of the denial of its use by the township, the said time shall not be forfeited by, but paid in money on the next pay date regularly scheduled following the employee's demand for same.

ARTICLE XXXIII

ACCRUED BENEFITS TO SURVIVORS

Section 1. Upon the death of a Police Officer any accrued benefits earned shall be paid to their spouse or children or to the estate of said Police Officer if required by law.

ARTICLE XXXIV
DIRECT DEPOSIT OF PAYCHECKS

Section 1. At the option of the employee the Township shall direct deposit the employee's paycheck into the bank account of the employees choice. This benefit, if implemented shall be subject to the following restrictions which will be applicable to all employees regardless of whether such employee opts to utilize direct deposit.

- A. At least 25% of the employees within the bargaining unit shall request direct deposit of paychecks.
- B. During the first year of implementation only one account per employee may be selected as a direct deposit account, unless approved by the Township.
- C. Once enrolled in a direct deposit program an employee must stay enrolled for at least one year.
- D. All payroll direct deposits into individual employee accounts are contemplated to be credited on 9:00 a.m. on each applicable Friday payday.
- E. All paper paychecks provided to employees will not be made available for distribution until after 12:01 a.m., on each applicable Friday pay day.
- F. The Township may deposit funds or issue pay checks earlier than cited in the above sections at their discretion.

ARTICLE XXXV

OFFICERS KILLED IN LINE OF DUTY - ACCRUED BENEFITS

Section 1. The Township will work in conjunction with the Union to insure that the family of any Officer killed in the line of duty shall receive any and all benefits to which they are entitled. This shall include but is not limited to any local, county, state or federal benefits.

ARTICLE XXXVI

RETIRED BADGES

Section 1. The Township by ordinance shall arrange for the presentation of the Officer's badge upon his retirement.

ARTICLE XXXVII

COMPLETENESS OF AGREEMENT

In accordance with law, this agreement represents and incorporates the complete and final understanding and settlement by the parties on all bargainable issues which were or could have been the subject of negotiations. During the term of this agreement, neither party will be required to negotiate with respect to any such matter, whether or not covered by this agreement, and whether or not within the knowledge or contemplation of either or both of the parties at the time they negotiated or signed this agreement.

IN WITNESS WHEREOF, the parties have, by their duly authorized representatives, set their hands and seals this 12 day of Nov 2003.

TOWNSHIP OF DOVER

By: _____

Mayor

Attest:

Barbara A. Powell
Clerk/Administrator

NEW JERSEY STATE
POLICEMEN'S BENEVOLENT
ASSOCIATION, INC. LOCAL #137
DOVER TOWNSHIP

Attest:

Frank T. Palone
Vice President

BY: _____

Steph A. Russell
President

*Upon Successful Completion of the Academy, Officers will move to Step 1.

All employees shall advance one salary step on the anniversary of each year of service excepting senior officers, senior -detectives and senior safety officers who shall advance to Corporal status upon 20 or more years of service. The Township may hire new officers and place such officers upon an advance step on the salary guide provided same is agreed/ negotiated by the Chief and Township Committee.

**HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY
HORIZON POS DESIGN 10 BENEFITS VS CURRENT HMO PLAN DESIGN
Township of Dover # 99028**

Proposed Horizon POS

In-Network - Horizon BCBSNJ's payment for eligible expenses when services are provided or coordinated by the Primary Care Physician (PCP). Horizon BCBSNJ reimburses Specialists at the applicable allowance. PCPs are capitated. The member will not be responsible for any balance bill. Horizon POS provides the highest level of benefits for in-network services, and the member does not have to file claims.

Out-of-Network - Horizon BCBSNJ's payment for eligible services that are not provided or coordinated by the Primary Care Physician. The member may see any physician if she/he is willing to pay a greater share of the costs. Horizon BCBSNJ reimburses network providers at the applicable allowance. Non-network providers are reimbursed up to the allowance level and may balance bill to charges. An annual deductible and a coinsurance applies to all eligible medical and most supplemental services. Once the member reaches the OUI of Pocket maximum, Horizon POS pays 100% of the appropriate allowance for eligible services for the rest of that year. The member is responsible for complying with all utilization review and cost containment programs.

Horizon HMO

The following care and services are eligible when arranged or provided by an authorized Horizon HMO provider. The Primary Care Physician (PCP) will provide these services or refer the member to a Specialist.

Benefit Period	POS 10		Calendar Year
	In-Network	Out-of-Network	
ALL SERVICES			
Deductible (Total combined per year)			
Hospital/Facility	None	\$500 per indiv./two ded. per family	None
Professional	None	\$500 per indiv./two ded. per family	None
Supplemental	None	\$500 per indiv./two ded. per family	None
Coinsurance			\$100 per indiv./two ded. per family
Hospital/Facility	100%		100%
Professional	100%	60%	100%
Supplemental	100%	60%	80%
Out of Pocket Maximum (excluding deductible)			
Hospital/Facility	None	\$4,000 per indiv./\$10,000 per family	None
Professional	None	\$4,000 per indiv./\$10,000 per family	None
Supplemental	None	\$4,000 per indiv./\$10,000 per family	None
Maximums			\$2,000 per indiv./2X per family
Benefit Period	None	None	None (hospital/facility)
Lifetime	None	None	\$100,000 (Supp. Svs. Only) *

HOSPITAL/FACILITY SERVICES

	In-Network	Out-of-Network	In-Network
Inpatient Services			
Room & Board (semi-private room)	100%	60% after deductible	100%
Intensive Care & Other Hospital Services (therapy/diagnostic services, blood administration, general nursing, operating room, etc.)	100%		
Maternity Benefits	100%	60% after deductible	100%
Organ Transplants (Includes ABMT)	100%	60% after deductible	100%
Outpatient Services			
Hospital Services (operating room, blood administration, general nursing, therapy/diagnostic services, etc.)	100%	60% after deductible	100%
Pre-Admission Testing	100%	100%	100%
Medical Emergency/Accidental Injury	100% after \$25 copay <i>(\$25 copay applies to facility charges)</i>		100% after \$25 copay <i>(\$25 copay applies to facility charges)</i>
Surgical Center	100%	60% after deductible	100%
Outpatient Services (cont.)			
Skilled Nursing Facility	100% up to 100 days	60% after deductible up to 60 days	100% up to 60 days
Home Health Care	100%	60% after deductible up to 100 visits	100% up to 100 visits
Hospice Care	100%	60% after deductible	100%

Combined \$10,000 lifetime max.

PHYSICIAN SERVICES

	In-Network	Out-of-Network	In-Network
Inpatient Services			
Medical Care (including consultations)	100%	60% after deductible	100%
Surgical Services (including consultant surgeon and anesthesia)	100%	60% after deductible	100%
Obstetrical Services (i.e., normal delivery, cesarean section, abortion)	100%	60% after deductible	100%
Diagnostic/Therapy Services	100%	60% after deductible	100%
Outpatient/Out-of-Hospital Services			
Office Visits (including related diagnostic/therapy services) when medically necessary	100% after \$0 copay	60% after deductible	100% after \$0 copay
Medical and Surgical Care (including related diagnostic/therapy services)	100% after \$0 copay	60% after deductible	100% after \$0 copay
Diagnostic X-ray and Lab	100%	60% after deductible	100%
Allergy Testing, Treatment & Injections	100% after \$0 copay	No Benefit	100% after \$0 copay

	In-Network	Out-of-Network	In-Network
Maternity Care	100% after \$0 copay	60% after deductible	100% after \$0 copay
Infertility (includes in-vitro fertilization per NJ Mandate)	100% after \$0 copay	60% after deductible	100% after \$0 copay
Well Child Care (through age 19)	4 egg retrievals per lifetime		4 egg retrievals per lifetime
Child Immunizations/Lead Testing (NJ Mandate)	100% after \$0 copay	No Benefit	100% after \$0 copay
Routine Physicals (beginning at age 20) (Health Wellness NJ Mandate)	100% after \$0 copay	60% (no deductible)	100% after \$0 copay
Prostate Screening (NJ Mandate)	100% after \$0 copay	60% (no deductible)	100% after \$0 copay
Annual Routine Ob/Gyn Exam	Men age 40 and over, 1 per year	60% (no deductible)	Men age 40 and over, 1 per year
NJ Pap and Mammography (NJ Mandate)	100% after \$0 copay	60% (no deductible)	100% after \$0 copay
Short Term Therapies: Physical, Speech, Occupational, Respiratory/Inhalation Therapy. (Limit of 3 modalities per visit)	100% after \$0 copay	60% (no deductible)	100% after \$0 copay
Therapeutic Manipulations	30 visit maximum	60% after deductible	100% after \$0 copay
Routine Vision Exam	100% after \$0 copay	60% after deductible	100% after \$0 copay
Ambulance (Ground Transport Only)	\$1,000 Individual/\$2,000 Family maximum per benefit period	60% after deductible	100% after \$0 copay
Air Ambulance	25 visits within a 60 day period maximum	60% after deductible	1 per year, no referral needed
Private Duty Nursing	100% after \$0 copay	60% after deductible	100% after \$0 copay
Durable Medical Equipment	100% limited to 60 visits	No Benefit	80% after deductible
Diabetic Supplies (NJ Mandate)	100%	60% after deductible	No Benefit
Diabetic Education (NJ Mandate)	100%	60% after deductible	80% limited to 60 visits
Prescription Drugs	100% after applicable copayment	60% after deductible	80% after deductible
Physical Rehabilitation Facility Inpatient Services	Not Covered	60% after deductible	80% after deductible
Oxygen & Administration	100%	No Benefit	Not Covered
Nutrition	limited to 60 days	60% after deductible	80% after deductible
Vision Hardware	100%	No Benefit	limited to 60 days
Blood Charges	100% after \$0 copay	No Benefit	80% after deductible
	3 visits per year	\$50 in a 2 calendar year period	100% after \$0 Copay
	100%	60% after deductible	3 visits per year
			\$50 in a 2 calendar year period
			80% after deductible

SUPPLEMENTAL SERVICES

	In-Network	Out-of-Network	In-Network
MENTAL HEALTH/SUBSTANCE ABUSE **			
Inpatient Services	100% 45 days per benefit period 90 days per lifetime	60% after deductible 30 days per benefit period 90 days per lifetime	100% 30 days per benefit period 45 days per lifetime
Outpatient Services	100% after \$0 copay 50 visits per benefit period	60% after deductible 20 visits per benefit period	100%
Group Therapy	100% after \$0 copay 3 sessions = 1 visit	No Benefit	20 visits per benefit period
Partial Hospitalization	2 partial days = 1 inpatient day 45 days per benefit period	No Benefit	No Benefit
**All Mental Health/Substance Abuse Care services must be coordinated through the Horizon BCBSNJ/Magellan Behavioral Health Program. Biologically Based Mental Illnesses will be paid as any other medical condition pursuant to NJ state mandate. The Catastrophic Limit does not apply to Mental Health/Substance Abuse.			
COST MANAGEMENT			
Catastrophic Case Management	Included as PCP management	Covered	Included as PCP management
Pre-Admission Review	Included as PCP management	20% reduction for noncompliance	Included as PCP management
ELIGIBILITY			
Children covered to the end of the calendar year in which they turn age 25. Full-time students covered until the end of the calendar year in which they reach age 25 or until the end of the month during which their full-time student status ends. Handicapped dependents covered beyond the child removal age, if handicap occurred prior to age 19.			

This summary highlights the major features of your health benefit program. It is not a contract and some limitations and exclusions may apply. Payment of benefits is subject solely to the terms of the contract. Please refer to your booklet for more information.