

AGREEMENT BETWEEN
THE
CITY OF HACKENSACK



AND
HACKENSACK PROFESSIONAL FIRE FIGHTERS
IAFF LOCAL 2081, AFL - CIO, CLC
FOR THE PERIOD
1/01/2013 TO 12/31/2014

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PREAMBLE

THIS AGREEMENT entered into this day of September, 2013, by and between the CITY OF HACKENSACK, New Jersey, hereinafter referred to as the “City”, and the HACKENSACK PROFESSIONAL FIRE FIGHTERS, IAFF LOCAL NO. 2081, AFL-CIO, CLC hereinafter referred to as the “Union”.

ARTICLE 1 – GENERAL/PUBLIC EMPLOYEES

1.1 GENERAL

In order to increase general efficiency in the Fire Department, to maintain the existing harmonious relationship between the Fire Department and its employees and to promote the morale, rights, well being, and sincerity of the Fire Department, the City and the Union hereby agree as follows:

1.2 PUBLIC EMPLOYEES

The Fire Department and the individual members of the Union are to regard themselves as public employees and are to be governed by the highest ideals of honor and integrity in all their public and personal conduct in order that they may merit the respect and confidence of the general public.

ARTICLE 2 – RECOGNITION

2.1 The City of Hackensack hereby recognizes the Hackensack Professional Fire Fighters, IAFF Local No. 2081, AFL-CIO, CLC, as the sole and exclusive representative of all Fire Fighters employed by the City excluding craft employees, police officers, office clericals, fire superiors, supervisors within the meaning of the Act, managerial executives, officers and all others.

ARTICLE 3 – PROBATION PERIOD

3.1 All employees shall serve a probationary period of twelve (12) months as mandated under N. J. S. A. 11:12-1 and 11:22-6 and shall have no seniority rights during this period but shall be subject to all other clauses of this Agreement. All

employees who have successfully completed the probationary period shall be known as permanent employees and the probationary period shall be considered part of the seniority time.

ARTICLE 4 – SENIORITY LIST

4.1 The Fire Chief's Office shall establish a "Seniority List" on an annual basis employing Department of Personnel guidelines to determine seniority via date of hire or date of appointment.

ARTICLE 5 – VACANCIES AND PROMOTIONS

5.1 A Table of Organization shall be established as a part of this Agreement. This Table of Organization shall list all vacancies for Fire Fighter positions. An appointment list for Fire Fighters shall always be available. All vacancies, when they occur, shall be dealt with according to the Rules and Regulations of the New Jersey Department of Personnel.

ARTICLE 6 - SALARIES

6.1 The base salaries for employees covered by this Agreement shall be set forth in Appendix A.

6.2 Fire Prevention/Information Management: Each Fire Fighter so assigned shall receive an additional one thousand five hundred (\$1,500) dollars per annum stipend over his stated annual salary, which shall be included in his pension base effective January 1, 2007. A pro rata salary adjustment based upon months of service, shall be granted to Fire Fighters assigned to Fire Prevention or Information Management during the year.

6.3 Senior Officer Differential: Each employee, upon completion of the number of years set forth below shall be entitled to a total Senior Officer Differential in the amount also set forth below: (nonaccumulative, maximum of \$1,000.)

At the commencement of the 24th year of service - \$ 500.
At the commencement of the 25th year of service - \$1,000.

Said payments shall be added to the base annual salary for pension purposes, but shall not be subject to longevity.

ARTICLE 7 – LONGEVITY

7.1 In addition to the salary ranges indicated, each employee will receive longevity pay of one (1%) percent for each two (2) years of service, computed on the amount of the base salary of the employee at the time he becomes eligible for such longevity payment. In order to qualify for such longevity pay, the employee must have earned two (2) years service credit on or before January 4, March 31, June 30 or September 30, in order to receive the added one (1%) percent longevity pay for the ensuing quarters. Whenever an employee receives an increase in salary during the year as a result of a change in base salary for promotion, increment, wage increase or new position, the employee will receive a longevity increase on the new base salary at the same percentage as heretofore received on the prior base salary. Additional compensation of any nature, including overtime, will not be considered in computing longevity payments. Longevity payments will be computed from the time the employee first became employed on a full-time basis by the City. Leaves of absence without pay, with the exception of employees on official leave of absence due to military duty, will not be considered in determining the length of service.

7.2 All unit members hired after April 15, 1985, (effective date of 1985-86 contract execution) will receive 2% longevity pay for every four (4) years of service. The longevity pay for unit members hired before April 15, 1985, will remain as set forth in **Article 7.1**. There will be no maximum limitation on longevity pay for any unit member regardless of hiring date.

7.3 Effective January 1, 2002, longevity shall be eliminated for new hires or interdepartmental transfers to the bargaining unit. The longevity pay for unit members hired before January 1, 2002, will remain as set forth in Articles 7.1 and 7.2.

ARTICLE 8 – CLOTHING AND ALLOWANCE

8.1 Association members, excluding those assigned to Fire Prevention or Information Management, shall be entitled to an annual clothing allowance for the upkeep and cleaning of their uniforms, associated clothing and Class A uniforms in the amount of \$350.00.

8.2 Association members assigned to Fire Prevention or Information Management shall be entitled to an annual clothing allowance for upkeep and cleaning of their uniforms and associated clothing in the amount of \$350.00.

8.3 Said clothing allowances shall be payable in December of said contract year. A pro rata clothing allowance, based upon months of service, shall be granted when a Fire Fighter serves for less than a full calendar year.

8.4 Association members shall be responsible for the proper maintenance of all uniforms and associated clothing. Clothing shall not be used by the employees except during the performance of their assigned departmental duties or while off duty and attending the funeral of another Fire Fighter or Police Officer within the State of New Jersey.

8.5 The repair, maintenance and replacement cost of the employee's beeper and charger shall be considered as part of the clothing allowance, as specified in Article 36.

8.6 Fire Fighters shall not be required to wear their Class A uniform to and from work, or at roll call except when assigned to Fire Prevention and Information Management, wherein they shall wear their Class A uniform when performing said assignments.

8.7 Effective January 1, 1994, each member of the unit, except those assigned to Fire Prevention or Information Management, shall receive an initial issue of uniforms and associated clothing as shown below, which will be repaired or replaced by the City, by voucher system. The specifications and supplier to be mutually agreed upon.

<u>QTY</u>	<u>DESCRIPTION</u>
2	F/R Golf Shirts (warm weather use)
3	Nomex Uniform Shirts
3	Nomex Uniform Pants
2	F/R Sweat Shirts

All associated patches and embroidery.

ARTICLE 9 - EDUCATION

9.1 Members of the Bargaining Unit taking courses in Fire Science shall be reimbursed for the cost of tuition, when approved in advance in writing by the Fire Chief; however, such reimbursement shall not exceed total tuition cost, less any and all reimbursements received by or available to the employee by another agency, institution or government. The total lifetime accumulation of allowable credits shall not exceed the maximum allowable as per the schedule in **9.5**. Such approval will not be unreasonably withheld. Whatever sums of money are to be allotted for taking Fire Science courses are subject to agreement between the Fire Chief and the employee prior to any commitment.

9.2 The taking of any such course shall be on a voluntary basis only. Reimbursement shall be forfeited if the course requirements are not successfully completed or are in excess of the maximum allowable as per the schedule in **9.5**.

9.3 The City hereby agrees to pay, by voucher each January, the sum of Ten (\$10.00) Dollars per annum for each college credit successfully completed toward an Associate Degree in Fire Science at a recognized institution of higher learning; however, not in excess of the maximum allowable as per **9.5**. Any courses less than forty (40) hours in instruction will not be approved. Payment will be based upon the number of credits successfully completed as of December 31 of the preceding year. Such additional payment shall be paid notwithstanding the maximum salary heretofore

provided and upon presentation to the Fire Chief of a proper certification of successful course completion.

9.4 Members who have exceeded the maximum credit limit of sixty-four (64) prior to January 1, 1977, shall not lose this benefit on their excess credits earned prior to December 31, 1976.

9.5 The maximum allowable credit limit for which members shall receive reimbursement for approved courses in Fire Science shall be in accordance with the following schedule:

MAXIMUM ALLOWABLE CREDITS
67 Credits

9.6 The City agrees that a member directed to attend the Police and Fire Academy for the purpose of completing a course entitled "Fire Fighter No. 1", shall receive credit for the hours spent in this class while not on duty. At the discretion of the Fire Chief, credit for these hours spent in class while not on duty, shall be given to the member either as compensatory time on an hour for hour basis, or paid to the member at straight time. There will be no reduction for time spent in class while on duty.

9.7 A pro rata adjustment shall be made to the education allowance in cases wherein an employee did not work for a full twelve (12) months in a calendar year exclusive of paid leave time.

ARTICLE 10 – HOURS OF DUTY

10.1 Except as provided for herein, members of the Association employed by the City shall work a twenty-four (24) hour tour i.e. twenty-four hours on duty followed by seventy-two hours off duty.

- a) Each twenty-four (24) hour tour shall commence at 0800 hours.
- b) No member of the Association subject to this Agreement shall, except in emergency situations or as required to complete active firefighting duties, work, whether by assignment or by action or consent of the individual employee, consecutive twenty-four (24) hour periods without at least twelve (12) hours off.

- c) The twenty-four (24) hour tour schedule shall not apply to members of the Association who are assigned to Fire Prevention, Information Management, or other Special Duty Assignments.
- d) The parties affirm that the terms of this Agreement do not violate the Fair Labor Standards Act ("FLSA").
- e) Unless otherwise excepted, wherever reference is made in the Collective Bargaining Agreement to the word "day", such word, when applied to any and all time periods during which the twenty-four hour tour schedule is in force and effect, shall be deemed the equivalent of one-half of a 24-hour tour (i.e., 12 hours).

10.2 The special duty personnel assigned to Fire Prevention or Information Management shall not be governed by **Article 10.1**. Their hours shall be regulated by the Fire Chief. The revised work schedule for all members assigned to Fire Prevention or Information Management shall be established by the Fire Chief and shall consist of work tours of ten (10) hours not to exceed 42 hours in an eight (8) week cycle.

10.3 The Fire Chief may require special duty personnel to occasionally and on a temporary basis work a modified schedule for periods not to exceed two (2) weeks.

10.4 Fire Fighters may self-relieve their counterparts up to one-half hour prior to the commencement of the next tour of duty without the execution of an Approved Leave Form unless such relief is precluded by or would, in the opinion of the Chief or his designee, hamper the official business of the Fire Department.

10.5 Members recalled to duty within one (1) hour of their official start of duty time shall be compensated at the time and one-half (1-1/2) rate of pay for only the amount of time actually worked until their official start of duty time.

ARTICLE 11 - VACATIONS

11.1 Vacation leave must be earned before it can be taken. Vacation leave earned in one year shall be credited to the employee on the first of the month following the employee's anniversary date as per past practice. Vacation leave shall be earned in accordance with the following schedule:

YEARS OF SERVICE COMPLETED

VACATION DAYS EARNED

Less than 1	Prorated
1 - 4	6
5 - 9	6.5
10 - 14	8.5
15 - 19	9.5
20 +	10.5

For purposes of this Section, a “day” shall equal 24 hours.

11.1(a) On written notice to the Chief, a Fire Fighter may convert one-half day of vacation time to comp time, at the time of vacation selection.

11.2 Fire Fighters assigned to Fire Prevention or Information Management shall earn one (1) vacation day in addition to **Article 11.1** during the period when they are working a ten (10) hour workday.

11.3 Current practices of the City with respect to the scheduling of vacation days shall be continued for the duration of this Agreement as shown. Split vacations are subject to the Fire Chief’s review.

11.4 If a Fire Fighter dies while actively employed, his estate shall receive payment for his pro rata earned vacation benefit as outlined above.

ARTICLE 12 - HOLIDAYS

12.1 Effective January 1, 2007 the City agrees to pay each Fire Fighter for twelve (12) holidays. This payment shall be deemed payable in the month of December 2007 for each Fire Fighter. Effective January 1, 2008 the City agrees to pay each Fire Fighter for thirteen (13) holidays. This payment shall be deemed payable in December 2008 for each Fire Fighter. Effective January 1, 2009 the entire holiday benefit shall be distributed into the base salary: this payment shall be paid evenly into the 26 annual paychecks and shall be utilized for all calculation purposes.

12.2 Fire Fighters assigned to Fire Prevention or Information Management:

- a) Are not required to work on recognized Holidays except in emergencies, and
- b) Shall receive an annual stipend each December (pro rata) based on months actively serving equal to the “Holiday Pay” benefit for other Fire

Fighters, which stipend shall be recognized as guaranteed prepaid overtime. It is understood that this stipend shall cover the first 88 additional hours of duty beyond the normal schedule on a yearly basis. Overtime shall not accrue until after 42 hours in a workweek.

- c) The following days are recognized as Holidays for the purpose of this Article:

- New Year's Day
- Martin Luther King Day
- Lincoln's Birthday
- Washington's Birthday
- Good Friday
- Memorial Day
- July 4th
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Friday After Thanksgiving
- Election Day/General/November
- Christmas Day

- d) If any Holidays fall on a Sunday, the Monday after shall be considered and recognized as the Holiday for the purposes of this Article.
- e) If any Holidays fall on a Saturday, the Friday before shall be considered and recognized as the Holiday for the purposes of this Article.

12.3 The value of each holiday shall be computed at 1/260 of the member's aggregate annual salary. Annual salary shall include base salary, longevity, and Fire Prevention.

ARTICLE 13 – INJURY LEAVE

13.1 Whenever an employee is incapacitated from duty because of an injury or ailment sustained or incurred in the performance of his duty he shall be entitled to Injury Leave for a maximum aggregate period of one (1) year commencing with the date of such injury, illness or disability; or until such time as he has been accepted for retirement by the Firemen's Pension System. Any payments of temporary disability insurance by the City or its Workers' Compensation Insurance Carrier shall be credited toward the full pay set forth above. If illness continues beyond one (1) year, he shall be paid on the basis of his accumulated Sick Leave.

13.2 All Injury Leaves shall terminate when the physician appointed by the City gives a full medical report as to the employee's physical condition and his fitness for duty.

13.3 An employee will be removed from Injury Leave and charged Sick Leave.

- a) If the employee fails to report for a scheduled physician's appointment without good cause and without having first attempted to reschedule the appointment.
- b) If in the opinion of the physician the employee is able to return to light duty, if available, and fails to do so.

13.4 In the event the employee contends that he is entitled to a period of disability beyond the period established by the treating physician, or a physician employed by the City or its insurance carrier, then, and in that event, the burden shall be upon the employee to establish such additional period of disability by obtaining a judgment in the Division of Workers' Compensation establishing such further period of disability and such findings by the Division of Worker's Compensation or the final decision of the last reviewing court shall be binding upon the parties.

ARTICLE 14 – SICK LEAVE

14.1 Sick Leave entitlement for all full-time employees shall be one (1) day per month in the first calendar year of employment. After the first calendar year of employment, all full-time employees shall, at the beginning of each calendar year in anticipation of continued employment, be credited with fifteen (15) working days of Sick Leave entitlement. All Sick Leave entitlement is to be used for nonoccupational injuries, illnesses or for the care for a reasonable period of time, of a seriously ill member of the employee's immediate family. One 24 hour tour of duty shall be equal to two (2) 12 hour sick days.

14.2 When an employee does not report for duty for a period of greater than one (1) 24 hour tour because of sickness, he shall show proof of his inability to work by submitting to the employee's supervisor a certificate signed by a reputable physician in attendance, to the effect that the said employee was not, on the date or dates a leave is requested, physically able to perform any duty connected with his job.

14.3 An employee reporting on Sick Leave shall notify the supervisor on duty one (1) hour before the time set for him to begin his daily schedule; failure to comply may

result in disciplinary action. An employee who is absent for five (5) consecutive days or more and does not notify his Department Head on any of the first five (5) days, will be subject to dismissal in accordance with the New Jersey Department of Personnel rules. (See NJAC 4A:2-6.2b)

ARTICLE 15 - RETIREMENT

15.1 Upon retirement after twenty-five (25) years of service in the Fire Department of the City, or upon a disability retirement, a Fire Fighter shall receive as terminal leave, one hundred percent (100%) of salary of the accumulated Sick Leave. There shall be no limitation on the maximum payment.

15.1(a) All unit members hired after April 15, 1985, (effective date of 1985-86 contract execution) upon retirement after twenty-five (25) years of service in the Fire Department of the City, or upon a disability retirement, shall be paid seventy-five (75%) of their accumulated Sick Leave, not to exceed fifty (50%) percent of their final annual salary as defined in 15.3 below.

15.2 If a Fire Fighter dies while actively employed, his estate shall receive the Retirement Leave benefit outlined above.

15.3 On retirement, pursuant to the provisions of the contract, the accumulated Sick Leave payment shall be computed at 1/260th of the final annual salary. For purposes of computation, annual salary shall be base salary, including Holiday pay, plus Longevity Pay, plus Fire Prevention Specialist pay, if applicable, plus Senior Officer pay, if applicable.

15.4 A retiring employee shall be permitted to take the lump sum retirement benefit in up to three (3) installments, at the retiree's sole option. Said installments may be taken by the retiree, on the first pay of each quarter; however, not over a period in excess of eighteen (18) months from separation from service.

15.5 The City of Hackensack may, at its sole discretion, buy back a portion of the accrued unused sick days of any employee who meets **all** of the following criteria:

- a) 25 years or more of creditable service in his/her respective pension
- b) Age 55 or older
- c) 100 or more accrued unused sick days
- d) Hired before April 15, 1985

15.6 The City shall not buy back days so as to deplete the employee's accrual of sick days below the level of 100 days on the date of buy back.

15.7 The employee shall have the right to refuse the decision of the City to buy back a portion of his/her Sick Days.

15.8 The provision of **15.1** and **15.4** shall not be applicable to employees hired from and after the date of April 15, 1985.

15.9 For the purposes of computing the required 25 years of creditable service in the Hackensack Fire Department, such creditable years shall include all years of military service time purchased back under P.F.R.S Regulations.

ARTICLE 16 (a) – HEALTH BENEFITS INSURANCE PROGRAM/PRESCRIPTION PLAN

16.1(a) For those Union members who elect coverage under Direct Access Group Plan 11, prescription co-pays (90 day supply) (non-mail order) shall be as follows:

\$2.00 – generic co-pay

\$5.00 – brand name co-pay

(90 day supply for each category)

16.2(a) For those Union members who elect coverage under Direct Access Group 2, prescription co-pays (90 day supply)(non-mail order) shall be as follows:

\$2.00 – generic co-pay

\$4.00 – brand name co-pay

(90 day supply for each category)

16.3(a) For those Union members who elect coverage under either Direct Access Group 11 or Direct Access Group 2, the co-pay for mail order prescription is \$0.00

16.4(a) The health benefits and prescription program provided by the City to eligible retirees who are Medicare eligible shall be at the same level as provided to active employees. Additionally, HMO coverage is not available to Medicare eligible retirees or spouse.

16.5(a) The City and the Union agree that successor collective bargaining agreements shall neither increase the health benefit deductible to exceed \$1,000. (\$1,000 for Medicare eligible retiree's spouse or dependent) nor increase the Prescription Plan co-pay to exceed \$20.00 for name brand and \$8.00 for generic brand drugs without the written majority consent of all retired Union members who retired subsequent to January 1, 2002.

ARTICLE 16(b)-HEALTH BENEFITS INSURANCE PROGRAM-DIRECT

ACCESS GROUP 11 OR ITS EQUIVALENT-PLAN A

16.1(b) Effective January 1, 2002, all eligible Union members covered by this Agreement and eligible members of their families plus all eligible retirees* with a retirement date subsequent to January 1, 2002 and eligible members of their families shall be entitled, until the demise of the Association member, that coverage, or its equivalent, set forth in the "Direct Access Design 11 City of Hackensack" attached hereto as Schedule 1.

*Eligible retiree shall be any Union member who has 25 years service credit with the City and has been accepted by the PFRS as a retiree subsequent to January 1, 2002 and continues to receive benefits under

Special, Ordinary, Disability or Accidental Disability Retirement. The 25-year service credit is waived for disability retirees.

16.2(b) Association members who retired prior to January 1, 2002 shall continue to receive the benefits provided by the applicable contract when they retired.

16.3(b) A retiree who:

1. is covered by the City's Health Benefit Insurance Program and
2. is actively employed by another employer and
3. is covered by his current employer's Health Insurance Program,

shall submit all medical claims first to his/her current employer's Health Benefit Insurance Program as his/her "Primary" insurance carrier so long as he/she continues to be insured. The City's Health Benefit Insurance Program shall remain as his/her secondary coverage.

16.4(b) All coverage's provided by the City for Medicare eligible retirees and their eligible dependents shall be secondary to their Medicare coverages.

16.5(b) All Retirees (retired after January 1, 2002) and eligible dependents who are Medicare eligible must provide both Medicare Part A and Part B coverage's to be eligible for coverage's provided by the City. The City shall reimburse each retiree for his/her Medicare Part B cost each December provided the retiree submits a copy of his/her Medicare Card to the Chief Financial Officer, 65 Central Avenue, Hackensack, New Jersey 07601, prior to the year end wherein he/she becomes Medicare eligible.

16.6 (b) Each employee or retiree is responsible to notify the City Manager or designee within twenty (20) calendar days of any qualifying events regarding the group medical and dental plans. A qualifying event is:

1. Marriage
2. Divorce

3. Birth
4. Death
5. Emancipation of Dependent
6. Adoption
7. 65th Birthday

Failure to notify the City Manager or designee will subject the employee or retiree to loss of coverage and/or liability for costs incurred.

ARTICLE 16 (c) HEALTH BENEFITS INSURANCE PROGRAM – DIRECT ACCESS GROUP 2 OR ITS EQUIVALENT

16.1(c) Effective January 1, 2002, all eligible members covered by this Agreement and eligible members of their families, plus all eligible retirees*, under the age of 65 years old, if any, with a retirement date subsequent to January 1, 2002 and eligible member of their families shall be entitled until the Association member reaches 65 years old, , to that coverage, or its equivalent, set forth in the “Direct Access Design 2 City of Hackensack Plan A” attached hereto as Schedule 2.

*Eligible retiree shall be any Union member who has 25 years service credit with the City and has been accepted by the PFRS as a retiree subsequent to January 1, 2002 and continues to receive benefits under Special, Ordinary Disability or Accidental Disability Retirement. The 25-year service credit is waived for disability retirees.

Retirees and eligible members of their family who are age 65 years or older shall be provided coverage under Group 14 until the Association member’s demise.

16.2(c) Association members who retired prior to January 1, 2002 shall continue to receive the benefits provided by the applicable contract when they retired.

16.3(c) A retiree who:

1. is covered by the City's Health Benefit Insurance Program and
2. is actively employed by another employer and
3. is covered by his current employer's Health Insurance Program,

shall submit all medical claims first to his/her current employer's Health Benefit Insurance Program as his/her "Primary" insurance carrier so long as he/she continues to be insured. The City's Health Benefit Insurance Program shall remain as his/her secondary coverage.

16.4(c) All coverage's provided by the City for Medicare eligible retirees and their eligible dependents shall be secondary to their Medicare coverages.

16.5(c) All Retirees (retired after January 1, 2002) and eligible dependents who are Medicare eligible must provide both Medicare Part A and Part B coverage's to be eligible for coverage's provided by the City. The City shall reimburse each retiree for his/her Medicare Part B cost each December provided the retiree submits a copy of his/her Medicare Card to the Chief Financial Officer, 65 Central Avenue, Hackensack, New Jersey 07601, prior to the year end wherein he/she becomes Medicare eligible.

16.6 (c) Each employee or retiree is responsible to notify the City Manager or designee within twenty (20) calendar days of any qualifying events regarding the group medical and dental plans. A qualifying event is:

1. Marriage
2. Divorce
3. Birth
4. Death
5. Emancipation of Dependent

6. Adoption
7. 65th Birthday

Failure to notify the City Manager or designee will subject the employee or retiree to loss of coverage and/or liability for costs incurred.

ARTICLE 16 (d) HEALTH BENEFITS INSURANCE PROGRAMS FOR ELIGIBLE RETIREES

16.1(d)(i) Notwithstanding any provision in this Agreement to the contrary, eligible retirees with a retirement date subsequent to January 1, 2002, who retire prior to reaching age 65, and eligible members of their families, shall be entitled until their demise to benefits provided by Horizon Blue Cross Blue Shield of New Jersey or its equivalent in place of benefits provided under Group 11. Such benefits provided under Group 13 shall mirror the benefits provided in Schedule 1 attached hereto, or their equivalent.

(ii) Once an eligible employee who retired prior to his/her 65th birthday reaches age 65 they and eligible members of their families, shall be entitled to benefits provided by Horizon Blue Cross Blue Shield of New Jersey under “Group 14” or its equivalent, instead of benefits under Group 13.

(iii) All eligible employees with a retirement date subsequent to January 1, 2002 who retire on or after their 65th birthday, and eligible members of their family, shall be entitled until their demise to benefits provided by Horizon Blue Cross Blue Shield of New Jersey under “Group 14” in place of benefits provided under Group 11.

(iv) Benefits provided under Group 14 are supplemental to benefits received under Medicare and an eligible retiree, and eligible members of his/her families, must participate in Medicare Part A and B as their primary coverage in order to receive supplemental benefits under Group 14.

ARTICLE 17 – DENTAL INSURANCE

17.1 The City and the members of the Local shall provide a Dental Benefit Insurance Program during the term of this Agreement sponsored by Delta Dental Insurance, or an approved equal, together with orthodontic coverage not to exceed \$800 per year per patient, subject to the following conditions:

- a) The City shall pay the lesser of 50% of the enrollee's annual premium or \$150.00 (pro rata for mid-year employees) and the enrollee shall pay the balance through periodic payroll deductions.
- b) It is understood and agreed that no employee shall be obligated to participate in said program. Once enrolled, at the inception of the program or subsequently at future annual enrollment dates, an employee may voluntarily terminate enrollment. Re-enrollment shall be permitted at the next annual enrollment date, however no employee will be permitted to terminate enrollment more than two (2) times during their continuous employment.
- c) Part-time and seasonal employees shall not be eligible for this insurance.
- d) Nothing contained herein shall preclude the City from self-insuring this benefit or assigning same to another insurance company provided, however, that the coverage provided by such change shall not be substantially different from that previously enjoyed.
- e) The City's contribution as herein above set forth shall continue for as long as the enrolled employee continues to be employed by the City and receives a bi-weekly pay check.
- f) Once enrolled, the employee may not voluntarily change his or her enrollment status (i.e., single, husband and wife, parent and child, family) unless the change is as a result of a bonafide status change (i.e., birth, marriage, death, divorce, adoption, emancipation of dependent child).
- g) All enrollees shall pay their share of the monthly premium via payroll deductions that shall be withheld and paid one month in advance of coverage.

ARTICLE 18 – FUNERAL LEAVE

18.1 Two (2) twenty-four (24) hour tours of duty in the event of a death occurring in the immediate family (spouse, child, stepchild, parent, stepparent, brother, sister,

grandparents or grandchildren). Members assigned to Fire Prevention or Information Management shall receive four (4) working days off.

18.2 One (1) twenty-four (24) hour tour of duty for mother-in-law, father-in-law, brother-in-law or sister-in-law. Members assigned to Fire Prevention or Information Management shall receive two (2) working days off.

18.3 All funeral leave must be used within eight (8) days of the funeral.

18.4 An employee may use Sick Leave to expand his Funeral Leave with the prior permission of the Chief or his designee.

ARTICLE 19 - PERSONAL DAY

19.1 Each January 1, one (1) twenty-four (24) hour tour of duty off with pay shall be granted to all members of the bargaining unit to be used within that calendar year. Members assigned to Fire Prevention or Information Management shall be granted two (2) Personal Days.

19.2 This Personal Day shall be requested in writing seventy-two (72) hours in advance and approved by the Fire Chief; subject to staffing requirements as fixed by the Chief and present policy that no more than one (1) employee per shift shall be out on a Personal Day.

19.3 A first year Fire Fighter shall be eligible for this benefit only upon completion of the probationary period.

ARTICLE 20 - RECALL - FAILURE TO ANSWER

20.1 Response time for men on recall platoon shall be one and one-half (1-1/2) minutes for each mile he resides from fire headquarters. All men shall be allotted a minimum of thirty (30) minutes from notification, as set forth below, to respond.

20.2 Men on recall platoon who leave their residence shall be allotted the same time to respond as they would have been entitled to if they remained at their residence.

20.3 Notification shall mean activation of beeper paging system. Personal notification or attempted notification at a telephone number provided to the Department by the Fire Fighter for recall purposes shall be in accordance with Article 36.

ARTICLE 21 – GRIEVANCE AND ARBITRATION PROCEDURE

21.1 A “grievance” shall be any difference of opinion, controversy or dispute arising between the parties hereto relating to the alleged violation, interpretation or application of any of the provisions of the Agreement.

21.2 A grievance must be initiated by the employee within fifteen (15) calendar days from the time the employee knew or should have known of its occurrence.

21.3 Failure at any step of this procedure of the employer or its representative to communicate the decision on a grievance within the specified time limits shall permit the employee to proceed to the next step. Failure at any step of this procedure of the employee to appeal a grievance to the next step within the specified time limits shall be deemed to be acceptance of the decision rendered at that step.

21.4 It is understood that employees shall during and notwithstanding the pendency of any grievance, continue to observe all assignments and applicable rules and regulations of the City until such grievance has been fully determined.

STEP ONE:

The grievance shall be discussed by the employee involved with his immediate supervisor. The answer by the said supervisor shall be in writing and shall be rendered to the employee within five (5) working days of the close of the said discussion.

STEP TWO:

If the grievance is not settled by Step One, within five (5) working days of receipt of the answer at Step One, the grievance shall be reduced to writing by the employee and submitted to the Fire Chief or any person designated by him, and the answer to such grievance by the Fire Chief shall be in writing and shall be rendered to the individual employee within five (5) working days of submission.

STEP THREE:

If the grievance is not settled at Step Two, the employee shall have the right within five (5) working days of the receipt of the answer at Step Two to submit such grievance to the City Manager for his consideration. A written answer to such grievance by the said City Manager shall be rendered to the individual employee within seven (7) working days of submission.

STEP FOUR:

If the grievance is not settled by Step Three, the individual employee shall have the right within five (5) working days of receipt of the answer at Step Three to pursue all legal remedies afforded by the provisions of the Civil Service Act or to submit such Grievance to an arbitrator. The arbitrator shall be selected in accordance with the Rules and Regulations of the New Jersey Public Employment Relations Commission. The arbitrator shall have full power to hear the dispute and make a final determination, which shall be binding on all parties. The arbitrator shall not have the right to add to, subtract from or modify this Agreement in any manner. Each party shall share equally in the cost of the arbitrator. The employee shall have the right to be represented by the Association or a representative of his own choosing at all steps of this procedure, except Step One.

21.5 WORK STOPPAGE

Since adequate grievance procedures are provided in this Agreement and since binding arbitration has been agreed to, the association agrees that it will not engage in, encourage, sanction or suggest strikes, slow-downs, mass resignations, mass absenteeism or any other similar action which would involve a work stoppage that may disturb or interfere with the orderly operation of the City's facilities.

ARTICLE 22 – WORKING RULES

22.1 This agreement is not to conflict with the rules and regulations governing the City or specifications of the Department of Personnel. New Jersey Department of Personnel specifications shall prevail for all positions.

ARTICLE 23 – LABOR REQUIREMENTS

23.1 As covered in the Rules and Regulations of the City Fire Department.

ARTICLE 24 – PROTECTION OF PROPERTY AND EQUIPMENT

24.1 It shall be the responsibility of any employee having custody of any equipment and property to see that it is properly cared for, kept clean and returned to its place of storage in accordance with the Fire Department Rules and Regulations of the City.

ARTICLE 24 A – MANAGEMENT RIGHTS

The City hereby retains the right to manage and control its Fire Department facilities and in addition retains the right to hire, promote, transfer, discipline, or discharge employees for just cause.

ARTICLE 25 – MINIMUM MANNING

25.1 Whenever possible, two (2) Fire Fighters and one (1) Officer shall be assigned to a fire engine or fire truck in response to an alarm. It is expressly understood that the City shall retain the right to close a fire station; however, this shall not be done in such a way as to subterfuge any other portions of the Agreement.

ARTICLE 26 – DUES DEDUCTIONS/AGENCY SHOP

26.1 The City shall deduct Union dues in accordance with State Statutes.

26.2 Any permanent 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 permanent employee who does not join within thirty (30) days of initial employment within the unit, and any permanent employee previously employed within the unit who does not join within ten (10) days of re-entry into employment with the unit 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 regular Union membership dues, fees and assessments, provided however, that in no event shall any such change exceed 85% of the regular Union membership dues, fees and assessment nor shall any such change be contrary to any provision contained in State Statute. 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 employee in the unit, **provided** that no modification is made in this provision by a successor agreement between the Union and the employer.

26.3 The Union agrees that it will indemnify and save harmless the City against any and all actions, claims, demands, losses or expenses (including reasonable attorneys' fees) in any matter resulting from action taken by the City at the request of the Union under this Article.

ARTICLE 27 - OUT OF TITLE WORK

27.1 Members who work out of title as a Fire Lieutenant Step 2 shall be paid at the higher rate on an hour for hour basis if they work in the higher title for a minimum of four (4) hours. Payment will be adjusted to the nearest half-hour (1/2) worked, commencing with the first hour worked.

27.2 Assignments to out of title position shall be in accordance with the provision of a three (3) party agreement by and between IAFF Local 2081, IAFF Local 3172 and the City of Hackensack dated _____, 2009, incorporated herein by reference, a copy of which is attached hereto.

27.3 In the event of a long illness or injury herein defined as causing absence from work for more than four (4) consecutive workdays, the City shall be permitted

thereafter to utilize a second Acting Lieutenant to fill the vacant position without resorting to rank for rank replacement for the balance of the absence.

27.4 The parties agree to review this **Acting Out of Title Provision** annually.

ARTICLE 28 - RECALL

28.1 When recalled, Fire Fighters shall be guaranteed a minimum of two (2) hours work at the time and one-half rate. The Chief can require any individual to work during this time.

28.2 In lieu of a disciplinary action for failure to report for recall, the Union and its members agree that a moral obligation exists to provide additional manpower in time of emergency and do hereby pledge to adhere to a department-wide "general recall" whereby a tone alert is transmitted to all members who are in turn morally obligated to call in to satisfy same.

28.3 Notification shall mean activation of beeper paging system. Personal notification or attempted notification at a telephone number provided to the Department by the Fire Fighter for recall purposes shall be in accordance with **Article 36**.

ARTICLE 29 - OVERTIME AND COMPENSATORY TIME

29.1 Overtime, which shall be defined as hours in excess of the regularly assigned hours, shall be compensated at the time and one-half rate. Such hours shall be computed to the nearest quarter (1/4) hour and shall become applicable only after the first quarter (1/4) of work.

29.2 Members, with prior approval of the Fire Chief, may elect to receive compensatory time off in lieu of overtime payment. Such compensatory time shall be granted equal to that of the applicable overtime rate of pay, i.e., one (1) hour of overtime equals one and one (1.5) hours compensatory time off. Such compensation shall apply to all duties, assignments and details within the scope of work performed by unit members.

ARTICLE 30 - DUTIES

30.1 The duties of a Fire Fighter are as follows: During an assigned tour of duty, answers fire alarms and assists in extinguishing fires; performs the necessary tasks involved in the cleaning and maintaining of fire equipment, apparatus and building; does related work as required and such other duties as permitted by Civil Service Law. The parties expressly agree that this provision shall not be subject to the grievance procedure, except as otherwise set forth in this Agreement, and any question concerning the interpretation of this provision shall be subject to review only by the Civil Service Commission.

30.2 Fire Fighters may be assigned to regular public safety fire and safety patrol that would include, but not by way of limitation, the following:

1. Fire Prevention Investigations
2. Smoke Investigations
3. Fire Zone Violations
4. Elevator Calls
5. Sprinkler Alarm Calls
6. Bomb Investigations
7. Public Building Inspection (Movie Theaters and similar establishments)
8. Answer all Fire Calls in Designated Areas
9. Hazards of other types to be reported to:
 - Department of Public Works
 - Police
 - Building
 - Health
10. Ambulance (in accordance with N. J. A. C.)

30.3 The City hereby agrees that if the Police and Fire Pension does not cover Fire Fighters for the duties provided for in this provision, then the City shall assume such obligation but on the same terms as would otherwise have been available from the Police and Fire Pension Program.

ARTICLE 31 – MANAGEMENT RIGHTS

31.1 The Union recognizes that the City may not, by agreement, delegate authority and responsibility, which by law are imposed upon and lodged with the City.

31.2 The City reserves to itself sole jurisdiction and authority over matters of policy and retains the right, in accordance with the laws of the State of New Jersey and the rulings of the State Civil Service Commission to do the following:

- a) To direct employees of the City;
- b) To hire, assign, promote, transfer and retain employees covered by this Agreement with the City or to suspend, demote, discharge, or take disciplinary action against employees;
- c) To make work assignments, work and shift schedules, including overtime assignments;
- d) To relieve employees from duties because of lack of work or other legitimate reasons;
- e) To maintain the efficiency of the City operations entrusted to them; and
- f) To determine the methods, means and personnel by which such operations are to be conducted.

ARTICLE 32 – UNION ACTIVITIES

32.1 The Association's President or his designated representative shall be given time off with pay for attendance at unfair practice proceedings and for the processing of grievances, inclusive of binding arbitration. The President and the negotiating committee shall be given time off with pay for collective bargaining meetings, inclusive of interest arbitration.

32.2 The Fire Department shall permit membership meetings of the Union, monthly, with the prior approval of the Fire Chief. Members at the outlying station shall be permitted to attend, weather permitting. Union meetings shall be rescheduled if they conflict with a Fire Department emergency, training program or weather condition. At the beginning of each year, the Union shall advise the Fire Chief of tentative meeting dates scheduled for that year.

32.3 Employees covered by this Agreement shall be permitted to wear, while in quarters and on duty, a tee shirt or sweatshirt that bears a printed Union logo. Roll call is excluded.

32.4 The Union President and the Executive Delegate shall be given time off with pay for attendance at the Bi-Annual IAFF National Convention, the Annual IAFF State Convention and the monthly IAFF State Association Meetings. The Union Representative must notify the Fire Chief in writing seven (7) days in advance of the scheduled meeting to facilitate proper manpower planning. The Fire Chief may require proof of attendance from the Representative. The Executive Delegate attendance is subject to approval by the Fire Chief, but shall be reasonably granted to the extent that such approval does not incur overtime.

ARTICLE 33 – OUT OF JOB – DESCRIPTION WORK

33.1 Fire Fighters shall not be compelled to perform out-of-job description work at the firehouse.

ARTICLE 34 – PERSONNEL FILES

34.1 A personnel file shall be established and maintained for each employee covered by this Agreement. Such files are confidential records and shall be maintained in the office of the Chief of the Fire Department and may be used for evaluation purposes by the Fire Chief or City Manager.

34.2 Upon advance notice at reasonable times, any member of the Fire Department may review his personnel file. However, this appointment for review must be made through the Chief of the Fire Department or his designated representative at times mutually convenient.

34.3 Whenever a written complaint concerning a member or his actions is to be placed in his personnel file, a copy shall be made available to him and he shall be given the opportunity to rebut it if he so desires, and he shall be permitted to place said rebuttal in his file. When the employee is given a copy of the complaint, the identification of the complainant shall be excised. However, if any disciplinary action is taken based on any complaint, then the employee shall be furnished with all known details of the complaint, including the identity of the complainant.

34.4 All personnel files will be carefully maintained and safeguarded permanently, and nothing placed in any file shall be removed therefrom. Removal of any material from a personnel file by any member of the Union shall subject that member to appropriate disciplinary action.

34.5 The City agrees that the employee shall be notified in the event that any materials are added to or deleted from his personnel file. This provision shall not apply to any documents provided by the employee.

ARTICLE 35 - MISCELLANEOUS

35.1 The City recognizes the principle that the Union and the City are equal partners and have equal rights in the collective bargaining process; the City agrees not to discriminate against anyone because of its activities on behalf of the Union.

35.2 Mutual Aid – Members of a Fire Company assigned to mutual aid fire suppression duty (fire fighting) outside City limits shall at all times be under the supervision of a Hackensack Fire Officer.

35.3 Injury or Death Benefits per NJSA 40A:14-156.3 as follows: If any member of a police force or fire department and force or volunteer fire company summoned pursuant to an agreement to render assistance suffers injury or death in the performance of his duties, he or his designee or legal representative shall be entitled to such salary, pension rights, workmen's compensation or other benefits as would have accrued if such injury or death had occurred in the performance of duties in the territorial jurisdiction in which the duties were normally performed.

ARTICLE 36 – BEEPER SYSTEM

36.1 The City shall continue its practice of supplying each new unit member, except Fire Prevention, with a new beeper and charger for Recall.

36.2 The employee shall be responsible for the cost of repair, maintenance and replacement of this equipment that shall be their property.

36.3 The repair, maintenance and replacement cost shall be considered as part of the existing clothing allowance.

36.4 The City shall retain sole discretion over equipment design and modification. In the event the City changes the transmitting or receiving equipment such that it is not compatible (i.e., unable to receive) with the employee's equipment, then the City shall replace or modify the employee's equipment at the City's cost. All replacement equipment shall conform to the most current specification to insure compatibility and proper system operation.

36.5 All members on the Recall platoon shall be responsible to tone-test their beepers to insure that each beeper is receiving a transmission from Fire Headquarters, which test signal will be transmitted daily at 1200 and 1900 hours.

36.6 If, for any reason, a member on recall is unable to receive a recall notification via his beeper, he shall notify Fire Headquarters immediately and shall be available to receive notification via telephone.

36.7 At the sole option of the Fire Chief, the recall/beeper system may be discontinued in favor of another notification system of the Fire Chief's choosing, in which case, the entirety of this Article shall be null and void and of no force or effect.

ARTICLE 37 - SHIFT EXCHANGE - MUTUAL

37.1 All shift changes shall be subject to the approval of the Chief, which shall not be unreasonably withheld.

37.2 Under normal circumstances, requests for shift exchanges shall be made at least seventy-two (72) hours in advance.

ARTICLE 38 - LEAVE OF ABSENCE

38.1 The City Manager may grant permanent employees a leave of absence without pay for a period not to exceed one (1) year. A leave may be extended beyond one (1)

year for exceptional circumstances upon request of the City Manager and written approval of the New Jersey Department of Personnel.

38.2 An employee shall not accrue credit for vacation days, sick days, longevity pay, holiday pay, annual stipends or any other allowances, during a leave of absence without pay or during a suspension.

38.3 A leave of absence shall not disqualify an applicant for a promotional examination.

38.4 Prior to commencing the Leave of Absence, an employee is responsible to discuss with his/her department head the status of his/her medical, dental, and/or disability insurance and pension while on a Leave of Absence.

ARTICLE 39 - DURATION

39.1 Except as this Agreement shall otherwise provide, it shall become effective upon passage by the City Council of the City of Hackensack and shall commence January 1, 2013 and continue in effect until December 31, 2014. This Agreement shall continue in full force and effect until superseded by another Agreement provided both sides mutually agree.

39.2 This Agreement contains the full and entire understanding of the parties in its full and final settlement of all wages and terms and conditions of employment.

39.3 The parties agree that the Union shall be supplied with a reasonable number of copies of this Agreement.

**HACKENSACK FIRE FIGHTERS
ASSOCIATION LOCAL 2081,
A. F. L. – C. I. O. – C. L. C.**

CITY OF HACKENSACK

PRESIDENT

MAYOR

VICE-PRESIDENT

ATTEST: CITY CLERK

ATTEST:

ATTEST:

APPENDIX A
BASE SALARIES

FIRE FIGHTER

<u>Steps</u>	<u>2013</u>	<u>2014</u>
6	107,653	109,268
5	90,891	90,891
4	75,895	75,895
3	60,817	60,817
2	45,851	45,851
1	30,654	30,654

NOTE: Base salaries do not include Holiday Pay.



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

Direct Access 11

City of Hackensack

Benefit	In-Network	Out-of-Network
Benefit Period	Calendar year	
Deductible	Deductible is Calendar year.	
Individual	None	\$250
Family	None	Two deductibles per family
Coinsurance	100%	80%
Maximum Out of Pocket	Maximum Out of Pocket is Calendar year. The deductible and coinsurance apply to the Maximum Out of Pocket. After \$650/Individual or \$1,300/Family, the Plan Provides 100% of covered allowance.	
Individual	\$650	
Family	\$1,300	
Benefit Period Maximum	Unlimited	Unlimited
Lifetime Maximum	Unlimited	Unlimited
Primary Care Physician Selection	Not Required	
Doctor's Office Visits	100% after \$10 copay A primary care physician is a general or family practitioner, internist or pediatrician	
Primary Care Office Visit	80% after deductible	
Specialist Office Visit	100% after \$10 copay A referral is not required to visit a specialist.	
Maternity Visits	100% after \$10 copay Copay applies to 1st visit only Dependent children are eligible for Maternity/Obstetrical Benefits.	
Allergy Testing and Treatment	100%	80% after deductible
Preventive Care	100%	
Routine Adult Physicals, GYN Exams, PAP, Mammograms, Prostate Cancer Screening, Colorectal Screening, Immunizations	80% (no deductible)	
Well Child Exams	80% (no deductible)	
Well Child Immunizations and Lead Screening	80% (no deductible)	
Diagnostic Procedures	100% in office or Labcorp 100% in Outpatient facility	
Laboratory	80% after deductible	
Outpatient X-ray/Radiology Services	100% in office 100% in Outpatient facility	
Hospital Care	100%	
Inpatient Admission (including maternity)	80% after deductible	
Room and Board	80% after deductible	
Pre-admission Testing	80% after deductible	
Surgery in Hospital	80% after deductible	
Inpatient Physician Services	80% after deductible	
Outpatient Dept. Services	80% after deductible	
Emergency Care	100% after \$25 facility copayment	
Emergency Room	80% after deductible	
Ambulance	100%	80% after deductible

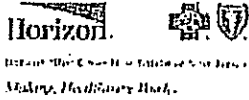


Horizon Blue Cross Blue Shield of New Jersey
 Making Healthcare Work.

Direct Access 11

City of Hackensack

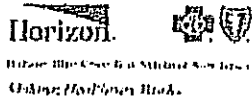
Outpatient Surgery		
Hospital Outpatient Surgery	100%	80% after deductible
Surgery in an Ambulatory SurgiCenter	100%	80% after deductible
Mental Health Services		
Inpatient	100%	80% after deductible
Outpatient department	100%	80% after deductible
Office setting	100% after office copayment	80% after deductible
Substance Abuse Services		
Inpatient	100%	80% after deductible
Outpatient department	100%	80% after deductible
Office setting	100% after office copayment	80% after deductible
Alcohol Abuse Services		
Inpatient	100%	80% after deductible
Outpatient department	100%	80% after deductible
Office setting	100% after office copayment	80% after deductible
Inpatient and Outpatient Mental Health/Substance Abuse/Alcoholism Services must be coordinated through Magellan Behavioral Health at 1-800-626-2212.		
Other Services		
Bariatric Surgery	100%	80% after deductible
Diabetic Education	100% after office copayment	80% after deductible
Diabetic Supplies	100%	80% after deductible
Durable Medical Equipment	100%	80% after deductible
Orthotics and Prosthetics (Per NJ mandate)	100% after office copayment	80% after deductible
Home Health Care	100%	80% after deductible up to 90 visits
Hospice Care	100%	80% after deductible
Infertility (including in-vitro fertilization)	100% after office copayment	80% after deductible
Physical Rehabilitation Facility Inpatient Services	100%	80% after deductible
Private Duty Nursing	100%	80% after deductible
Short-term Therapies: Physical, Occupational, Speech, Respiratory	100% after office copayment	80% after deductible
Skilled Nursing Facility/Extended Care Center	100%	80% after deductible
Therapeutic Manipulation (Chiropractic Care)	100% after office copayment	80% after deductible
Vision - Routine Eye Exam	100% after \$10 copay	80% after deductible
Vision Hardware	\$50 in a 2 calendar year period	
Gyn Reimbursement	\$200 per employee, per year, \$100 per spouse, per year	
Prescription Drugs	Covered under freestanding program	
Eligibility	Dependent children, including full-time students are covered until the end of the month in which they reach the age of 26. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26. Under certain conditions, coverage may be extended for qualified dependents up to the age 31.	
Grandfathered	Not Applicable	
Prior Authorization	Hospital Services, Outpatient Surgical Services, Skilled Nursing Facilities, Hospice Care and Transplants require prior authorization.	
24/7 Nurse Line	Not Applicable	



Direct Access 2

City of Hackensack Plan A

Benefit	In-Network	Out-of-Network
Benefit Period	Calendar year	
Deductible		
Individual	None	\$2,000
Family	None	Two deductibles per family
	Deductible is Calendar year.	
Coinurance	100%	60%
Maximum Out of Pocket		
Individual	\$6,000	
Family	\$12,000	
	Maximum Out of Pocket is Calendar year. The deductible, coinsurance and copayments apply to the Maximum Out of Pocket. Balances from non-participating providers over our allowance are not eligible towards the Maximum Out of Pocket.	
Benefit Period Maximum	Unlimited	Unlimited
Lifetime Maximum	Unlimited	Unlimited
Primary Care Physician Selection	Not Required	
Doctor's Office Visits		
Primary Care Office Visit	100% A primary care physician is a general or family practitioner, internist or pediatrician	60% after deductible
Specialist Office Visit	100% A referral is not required to visit a specialist.	60% after deductible
Maternity Visits	100% Dependent children are eligible for Maternity/Obstetrical Benefits.	60% after deductible
Allergy Testing and Treatment	100%	60% after deductible
Preventive Care		
Routine Adult Physicals, GYN Exams, PAP, Mammograms, Prostate Cancer Screening, Colorectal Screening, Immunizations	100%	60% (no deductible)
Well Child Exams	100%	60% (no deductible)
Well Child Immunizations and Lead Screening	100%	60% (no deductible)
Diagnostic Procedures		
Laboratory	100% in office or Labcorp 100% in Outpatient facility	60% after deductible
Outpatient X-ray/Radiology Services	100% in office 100% in Outpatient facility	60% after deductible
Hospital Care		
Inpatient Admission (including maternity)	100%	60% after deductible
Room and Board	100%	60% after deductible
Pre-admission Testing	100%	60% after deductible
Surgery in Hospital	100%	60% after deductible
Inpatient Physician Services	100%	60% after deductible
Outpatient Dept. Services	100%	60% after deductible
Emergency Care		
Emergency Room	100% after \$25 facility copayment	
Ambulance	100%	60% after deductible



Direct Access 2 City of Hackensack Plan A

Outpatient Surgery		
Hospital Outpatient Surgery	100%	60% after deductible
Surgery in an Ambulatory SurgiCenter	100%	60% after deductible
Mental Health Services		
Inpatient	100%	60% after deductible
Outpatient department	100%	60% after deductible
Office setting	100%	60% after deductible
Substance Abuse Services		
Inpatient	100%	60% after deductible
Outpatient department	100%	60% after deductible
Office setting	100%	60% after deductible
Alcohol Abuse Services		
Inpatient	100%	60% after deductible
Outpatient department	100%	60% after deductible
Office setting	100%	60% after deductible
Inpatient and Outpatient Mental Health/Substance Abuse/Alcoholism Services must be coordinated through Magellan Behavioral Health at 1-800-676-2212.		
Other Services		
Bariatric Surgery	100%	60% after deductible
Diabetic Education	100%	60% after deductible
Diabetic Supplies	100%	60% after deductible
Durable Medical Equipment	100%	60% after deductible
Home Health Care	100%	60% after deductible up to 100 visits
Limited to 100 visit max per benefit period		
Hospice Care	100%	60% after deductible
Infertility (including in-vitro fertilization)	100%	60% after deductible
Limited to 4 egg retrievals per lifetime		
Physical Rehabilitation Facility Inpatient Services	100%	60% after deductible
Limited to 60 days per benefit period		
Private Duty Nursing	100%	60% after deductible
Limited to 30 visits per benefit period (8-hour shifts)		
Short-term Therapies: Physical, Occupational, Speech, Respiratory	100%	60% after deductible
25 visit maximum per therapy, per benefit period		
Note: If specialist copay is higher than PCP copay, the lower copay will apply to short-term therapies. Also, if PCP copay is \$30, the STT copay will default to \$20.		
Skilled Nursing Facility/Extended Care Center	100%	60% after deductible
Limited to 120 days per benefit period		
Therapeutic Manipulation (Chiropractic Care)	100%	60% after deductible
50 visit maximum per benefit period		
Vision - Routine Eye Exam	100%	60% after deductible
\$50 in a 2 calendar year period		
Vision Hardware		
Prescription Drugs	Covered under freestanding program	
Eligibility	Dependent children, including full-time students are covered until their 26th birthday. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26. Under certain conditions, coverage may be extended for qualified dependents up to the age 31.	
Grandfathered	Not Applicable	
Prior Authorization	Some services/procedures require prior authorization. For a complete list, contact our customer service number at 1-800-355-BLUE (2583) or refer to our website at www.HorizonBlue.com .	
24/7 Nurse Line	Not Applicable	

You can save money when you choose to receive care from providers that participate in the Horizon BCBSNJ networks. When you use participating hospitals or other medical facilities or doctors, you generally only pay your copayment and any applicable in-network coinsurance or deductible. Generally, if you have services performed at an out of network facility or by an out of network provider, your out of network benefits will apply. This means that you will be responsible for amounts exceeding Horizon BCBSNJ's allowable reimbursement for that particular service and this may result in significant out of pocket costs. You will be responsible to pay for this amount directly to the non-participating hospital, ambulatory surgery center or provider. By using our Horizon-BCBSNJ network providers, you keep your health care costs down.

Please note that the benefit highlights are provided for informational purposes. Horizon BCBSNJ makes every effort to provide clear and accurate information pertaining to these benefit highlights. However, because Horizon BCBSNJ generally expects continued guidance from regulators on issues pertaining to Federal health care reform, the information that has been provided is subject to change. Horizon BCBSNJ will provide notice of such changes to members pursuant to State and Federal requirements.

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 benefit booklet for more information.

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