

MEMORANDUM OF AGREEMENT

between the

ELIZABETH EDUCATION ASSOCIATION

and the

ELIZABETH BOARD OF EDUCATION

This Memorandum of Agreement ("MOA") incorporates the full, final and complete Agreement between the Elizabeth Education Association ("Association") and the Elizabeth Board Education ("Board") (collectively, the "parties") through their respective representatives, and incorporate the terms set forth below which shall commence on July 1, 2019 and shall conclude on June 30, 2022. The parties acknowledge that this Agreement shall modify certain Articles and provisions of the parties' prior Collective Bargaining Agreement ("CBA"), which expired on June 30, 2015 and which was thereafter amended by Memorandums of Agreement which applied to the 2015-2016, the 2016-2017, the 2017-2018 and the 2018-2019 School years.

The parties agree that they shall submit the within agreement for ratification vote on or before June 30, 2019. As such, this agreement is subject to and conditioned upon ratification by the membership of the Association and the Board. All exhibits attached hereto shall be incorporated by reference.

The Board and the Association understand and agree that there shall be no changes in the existing terms and conditions of employment between the parties unless specified below:

I. Article XII Salaries

The parties agree to adjust the salaries of bargaining unit members (“members”) in accordance with the following provisions:

School Year 2019-2020

Salary adjustments of 3% shall be reflective of the agreed-upon scattergram for the 2019-2020 school year resulting in total salaries to be paid in an amount not to exceed \$268,766,709.

School Year 2020-2021

Salary adjustments of 3% shall be reflective of the agreed-upon scattergram for the 2020-2021 school year resulting in total salaries to be paid in an amount not to exceed \$276,829,710.

School Year 2021-2022

Salary adjustments of 3% shall be reflective of the agreed-upon scattergram for the 2021-2022 school year resulting in total salaries to be paid in an amount not to exceed \$285,134,601.

All hourly rates, curriculum rates and other special rates shall increase in accordance with the settlement percentages.

The coverage rate for missed preparatory periods will be \$25.00 per period for the first five periods after which the rate shall increase to \$30.00 per period.

II. Article XVI Insurance Benefits

The parties agree to freeze individual member contributions to health care coverage at their current rates for a period of six months, beginning July 1, 2019 and ending December 30, 2019. This amended provision applies to all members, except that if a member is promoted to a position with a different job title in a higher salary range within the same bargaining unit, the member's contribution rate will increase in accordance with the rate applicable to members in that or an equal

job title. Any other change of coverage resulting in an increased premium will also be reflected in that person's contribution for health care coverage.

The Parties further agree and acknowledge that, effective January 1, 2020 and thereafter through June 30, 2022 that individual member contributions to healthcare coverage shall be based on Tier 4 of the Chapter 78 Tables discounted by 10% in accordance with the schedules attached hereto as Exhibits' A, B and C.

In the event that there is a change in the law which either increases or decreases the Chapter 78 rates, the Parties agree to re-negotiate this provision.

III. Referral of Issues to Committee

The Parties agree and acknowledge that the Association has presented the Board with a list of issues for negotiation and clarification including but not limited to the Association's request for including but not limited to the Association's request for new contract language for the K-8 work day which would provide for a reduction in instructional time. The list of issues is attached hereto as Exhibit D.

Items 1 and 2 reflected on Exhibit D have been resolved as set forth in Sections I and II above. Item 3 on Exhibit D refers to requested changes to the K-8 school workday schedules and the Board hereby agrees to implement those changes reflected in school workday schedules attached hereto as Exhibit **E**

As to the remaining issues listed on Exhibit D (items 4-40) the Parties agree to form a Committee comprised of three designated representatives of the Board and three designated members representing the Association. The Committee shall be Chaired by the Superintendent of Schools who shall be the seventh member of the Committee.

The Committee shall meet every other week to attempt to discuss and resolve all remaining

issues listed on Exhibit D. The Committee shall complete its work by January 1, 2020 and the results of the Committee's negotiations shall be reported and reflected in a draft Collective Bargaining Agreement to be submitted to the Board and the Association for ratification during the month of January, 2020. Thereafter, the Committee will continue to meet to discuss emerging and pertinent issues.

IV. RENEWAL AND MODIFICATION TO HEALTH BENEFITS COVERAGE

The Parties hereto agree and acknowledge that health benefits coverage from Aetna is scheduled for termination at 12:00 a.m. June 30, 2019. The Parties do further agree and acknowledge that health benefits coverage will be provided by Horizon Blue Cross and Blue Shield of New Jersey which will provide for coverage which will reflect certain changes and modifications which are reflected in the term sheet attached hereto as Exhibit ~~F~~^G. The Board further agrees that, during the month of June 2019 it will provide instructional materials which will reflect the new plan designs with Horizon Blue Cross and Blue Shield of New Jersey and will conduct meetings for the benefit of Association members.

Agreed and Acknowledged

ELIZABETH EDUCATION ASSOCIATION

BY:

Dated: June 3, 2019

Dated: June 3, 2019 *Maulyn Portato 6/3/19*

Dated: June 3, 2019

6/3/19

ELIZABETH BOARD OF EDUCATION

BY:

Dated: 6.5.19

Stephanie Boncarius
President, Elizabeth Board of Education

Dated:

Dated: 6.5.19

Olga Hugel Meyer
Superintendent of Schools

Member Contributions
% of Premiums
Single Coverage

Pensionable Salary Range	Chap. 78 Tier 4	Chap. 78 (10% Disc.)
Less Than 20,000	4.50%	4.05%
20,000-24,999.99	5.50%	4.95%
25,000-29,999.99	7.50%	6.75%
30,000-34,999.99	10.00%	9.00%
35,000-39,999.99	11.00%	9.90%
40,000-44,999.99	12.00%	10.80%
45,000-49,999.99	14.00%	12.60%
50,000-54,999.99	20.00%	18.00%
55,000-59,999.99	23.00%	20.70%
60,000-64,999.99	27.00%	24.30%
65,000-69,999.99	29.00%	26.10%
70,000-74,999.99	32.00%	28.80%
75,000-79,999.99	33.00%	29.70%
80,000-94,999.99	34.00%	30.60%
95,000 and Over	35.00%	31.50%

Member Contributions
% of Premiums
Member/Spouse or Parent/Child Coverage

Pensionable Salary Range	Chap. 78 Tier 4	Chap. 78 (10% Disc.)
Less Than 25,000	3.50%	3.15%
25,000-29,999.99	4.50%	4.05%
30,000-34,999.99	6.00%	5.40%
35,000-39,999.99	7.00%	6.30%
40,000-44,999.99	8.00%	7.20%
45,000-49,999.99	10.00%	9.00%
50,000-54,999.99	15.00%	13.50%
55,000-59,999.99	17.00%	15.30%
60,000-64,999.99	21.00%	18.90%
65,000-69,999.99	23.00%	20.70%
70,000-74,999.99	26.00%	23.40%
75,000-79,999.99	27.00%	24.30%
80,000-84,999.99	28.00%	25.20%
85,000-99,999.99	30.00%	27.00%
100,000 and Over	35.00%	31.50%

Member Contributions
% of Premiums
Family Coverage

Pensionable Salary Range	Chap. 78 Tier 4	Chap. 78 (10% Disc.)
Less Than 25,000	3.00%	2.70%
25,000-29,999.99	4.00%	3.60%
30,000-34,999.99	5.00%	4.50%
35,000-39,999.99	6.00%	5.40%
40,000-44,999.99	7.00%	6.30%
45,000-49,999.99	9.00%	8.10%
50,000-54,999.99	12.00%	10.80%
55,000-59,999.99	14.00%	12.60%
60,000-64,999.99	17.00%	15.30%
65,000-69,999.99	19.00%	17.10%
70,000-74,999.99	22.00%	19.80%
75,000-79,999.99	23.00%	20.70%
80,000-84,999.99	24.00%	21.60%
85,000-89,999.99	26.00%	23.40%
90,000-94,999.99	28.00%	25.20%
95,000-99,999.99	29.00%	26.10%
100,000-109,999.99	32.00%	28.80%
110,000 and Over	35.00%	31.50%

Exhibit D

**Elizabeth Education Association
Negotiation Proposals
For a Successor Agreement
For the Duration Of
July 01st – 2019 - June 30th - 2022**

PROP NO.	PAGE	ART.	EEA PROPOSAL/ ISSUE TO ADDRESS
A1	20	XII	<p>Year One - 2019-2020 - Increase of 4% of the 2018-2019 salary base – inclusive of increment Year Two -2020-2021 - Increase of 4% of the 2019-2020 salary base – inclusive of increment Year Three – 2021-2022 – Increase of :4% of the 2020-2021 salary base – inclusive of increment All hourly rates, curriculum rates, longevity and any other special rate in the contract shall increase in accordance with the settlement percentage.</p>
A2	38	XVII	<p>Chapter 78 Relief: For the Duration of this Agreement- Please See the Following Schedule of Payments. Year 1 – Continue with the current freeze on all contributions as per the 2016 – 2019 agreement. Years 2 and 3 - Freeze Chapter 78 payments at 1.5 % of salary for all applicable employees who accept medical benefits and who earn less than 50k in base salary For all applicable employees who accept medical benefits and whose salaries are greater than \$50K... Single coverage rate – Member pays \$2,000 annually; Member/Spouse and Member/Child rate - Member pays \$3000 annually; Family plan rate – Member pays \$4000 annually</p>
A3	52	XXIX	<p>New contract language for k-8 workday. Instructional time for k-8 teachers to be reduced from 280 minutes per day to 240 minutes per day. EBOE and the EEA to form a joint committee to develop a standard k-8 school schedule. K-8 teaching staff to be compensated at \$5,000.00 per school year for teaching a regular schedule beyond 240 minutes. No k-8 teachers schedule shall increase beyond 280 minutes per day for additional compensation without agreement from the Association.</p>

A4	10	IV	Any employee who is laid off not and recalled by the end of the following school year, shall be reimbursed for accumulated sick days at the contractual rate.
A5	20	XXII	Any support staff member asked to work on a Sunday or Holiday should be paid double time.
A6	45	XXVI	Secretary's overtime: Allow for secretaries at schools to be paid for overtime when working past regular hours.
A7	52	XXIX	Elimination of the Intervention period and a return to the previous 240-minute schedule. A return to duty periods for grade 6-8 teachers to allow teachers to carry out committee work and other school related functions. With the elimination of the intervention period, this is possible.
A8	46	XXVII	A stipend of \$2500.00 shall be paid to teaching staff for district wide special programs such as AVID and other intervention programs. See additional proposal and rationale for Pre-K
A9	14 49	VIII XXIX	Nurses: All nurses shall be paid on the teacher's salary guide plus an additional 2,500.00 added to their base salary. Nurses shall be guaranteed One-hour duty free lunch on a daily basis. One day per month, nurses shall be provided release time for paperwork and clerical responsibilities. On occasions where nurses are required to remain longer than the school day, they shall be paid their hourly rate A minimum of one hours payment shall be guaranteed. Any time beyond one hour shall be prorated. Nurses who are assigned to cover absences, field trips, and increased student population in lieu of their regular assignment shall be paid the substitute daily rate in addition to their regular pay. Overnight field trip assignments shall be compensatory at the nurses hourly rate up to the daily rate maximum. Nurses shall be paid \$100.00 additional for each overnight occurrence A clearly defined mentor system for newly hired nurses shall be established. CPR training for nurses shall be paid for by the district.
A10	28	XIII	Food Service: Food service employees shall be permitted to purchase their own uniforms and non-slip shoes. Two and Four-hour lunch aides shall be reimbursed for fingerprints. See attached additional proposal and rationale
A11	3 88 20	I XXXI XII	Staff Development: Three EEA members, Mary Jean Lafano, Lourdes Couto and Peter Murin. - currently have No salary guide and they do not have an official title. The Association proposes placement on a mutually developed salary guide and that they be given a title commensurate with their job performance.
A12	Add New	Add New	Staff required to hold special certifications shall be reimbursed for said costs upon renewal. Such costs include but are not limited to CPR and First Aide

A13	49	XXIX	Pre-K CDA's reimbursement/compensation for monitoring a class when no lunch aide is present.
A14	27	XIV	Bereavement: Add step-parent, step child for 5 days. Five days does NOT have to be consecutive.
A15	27	XIV	Family Illness Days: Increase to three days during the school year.
A16	20	XII	Increase in longevity amounts. All amounts are proposed to be increased by \$1500.
A17	14	VIII	Increase all hourly rate, special rates, and stipends by settlement percentage
A18	49	XXIX	Pre-K: One daily duty-free teacher directed preparation period which does NOT occur during student's nap time.
A19	14	VIII	Teachers shall be compensated at their hourly rate for school day special duties such as inputting student answers for benchmark examinations, RTI weekly meetings, IR&S meetings and IEP meetings. If these duties are scheduled during a teacher's prep period, then the teacher shall receive an additional \$50.00.

A20	49	XXIX	Guarantee of one prep per day.
A21	49	XXIX	School committee's positions shall be on a volunteer basis only. No teachers shall be assigned or otherwise directed to serve on a committee by the principal or any other administrator.
A22	13	XVI	Establish an updated system for seniority for all ESP members

A23	68	XXX	Contractual Tenure for CDA employees consistent with tenure accrual for teaching staff.
A24	49	XXIX	Pre- K level teachers shall not be assigned combined lunch/prep times.
A25	49	XXIX	Pre-K teachers shall not be required to stay with their students past 3:00 PM. Teachers who remain with students beyond 3:00PM shall be guaranteed payment for one hour at their hourly rate.
A26	10	IV	Pre-k level teachers who are required to change diapers shall have the assistance of either the school nurse or another adult.
A27	14	VIII	High School 6 th period assignment stipends shall not pro-rated of stipends for teachers on short term leave of absence until the district has hired a replacement.
A29	10	IV	The Board shall guarantee faculty rest room separate from the students rest room. The Board shall also provide a common location for teachers to gather during lunch, prep or otherwise unassigned time, that is free of students.
A30	49	XXIX	Teaching staff members or support staff members who are required to supervise students beyond dismissal shall be compensated at their hourly rate. One hour of payment for shall be guaranteed for each occurrence.
A31	46	XXVII	The class coverage amount for a lost prep should be changed to the hourly amount instead of the sub rate.
A32	49	XXIX	Middle and high school teachers shall not have more than 4 consecutive teaching periods without a break and teaching staff shall be limited to three course preparations or additional preparation time per day shall be provided.
A33	25	New XIII	Incorporate sick bank language into the contract.

A34	New	XXIX	Develop a separate section for 11-month employees with new mutually agreed upon language regarding the formulary used to calculate an 11-month salary and the deductions made if the contract of an 11-month employee is not fulfilled.
A35	25	XIII	All unused sick time and/or vacation time shall be returned within 30 days of rehire when an employee is RIF'd and rehired within one year.
A36	20	XXIII	Language to provide additional and increased overtime opportunities to all eligible employees. (Double time on Sundays.)
A37	30	XXXV	Language relative to the frequency of new employee uniforms and language for vendor selection.
A38	24	Schedule J	Increase All co-curricular and athletic stipends by percentage of the settlement. Additionally, allocate a separate pool of monies to be used equalize pay stipend for all Middle School athletic coaches.
A39	14	VIII	Increase teacher travel time stipend to \$60.00/month to match the administrators
A40	38	XVII	Increase dental maximum to \$5,000.00

Proposal

Cafeteria Workers & Food Services Workers

Article XIII Uniforms

- A. Effective July 1, 1993, the Board agrees to provide annually a uniform allowance (inclusive of work shoes) for all employees except Food Service Workers. The allowance shall be:
2019-2020 \$474.51
- B. The Board reserves the right to inspect uniforms and work shoes purchased and to require sales slips as proof of purchase.
- C. The uniform allowance shall be paid not later than October 31st of each school year.
- D. The Board shall provide annually smocks or aprons for Food Service Workers.

Rationale: Food service workers used to receive a voucher to purchase their uniforms. In 2012 language was modified which allowed the EBOE to provide uniforms to the Cafeteria & Food Service workers, purchased from a private vendor. Since 2012, the vendor/vendors have provided low quality, inferior uniforms.

Proposal

Pre K Teachers

ARTICLE XXVII PREPARATION TIME – SUBSTITUTES & COVERAGE

In the case of an absent Pre K teacher, the cooperating elementary teachers who combine their class (thereby changing his/her classload) for an entire day with those of the absent teacher shall receive the substitute teacher's per diem rate to be divided equally among cooperating Pre K teachers.

Rationale: There is no existing language for Pre K splits. If they take additional students for the whole day, they only receive \$20 or "1/5 the per diem substitute rate". At the Elementary level, two teachers covering a third teacher's split class would split \$100 "evenly" or \$50 a each for the day. At the Pre K level two teachers covering a third teacher's split class would only receive \$20 each.

Exhibit E

K-8
~~GRADES: Kindergarten - 8th~~
First

	# OF MINUTES	START TIME	END TIME	MONDAY	TUESDAY	WEDNESDAY
TEACHER ARRIVAL	5	8:15	8:20 AM			
HOMEROOM	25	8:20 AM	8:45 AM			
PERIOD 1	30	8:45 AM	9:15 AM	Writing	Writing	Writing
TRANSITION	2	9:15 AM	9:17 AM			
PERIOD 2	40	9:17 AM	9:57 AM	Health	Health	SS
TRANSITION	2	9:57 AM	9:59 AM			
PERIOD 3	40	9:59 AM	10:39 AM	LAL	LAL	LAL
TRANSITION	2	10:39 AM	10:41 AM			
PERIOD 4	40	10:41 AM	11:21 AM	LAL	LAL	LAL
TRANSITION	2	11:21 AM	11:23 AM			
PERIOD 5	40	11:23 AM	12:03 PM	Science	Science	Science
TRANSITION	2	12:03 PM	12:05 PM			
PERIOD 6	40	12:05 PM	12:45 PM	Lunch	Lunch	Lunch
TRANSITION	2	12:45 PM	12:47 PM			
PERIOD 7	40	12:47 PM	1:27 PM	Mathematics	Mathematics	Mathematics
TRANSITION	2	1:27 PM	1:29 PM			
PERIOD 8	40	1:29 PM	2:09 PM	Mathematics	Mathematics	Mathematics
TRANSITION	2	2:09 PM	2:11 PM			
PERIOD 9	40	2:11 PM	2:51 PM	PE	Music	PE
HOMEROOM	9	2:51 PM	3:00 PM			
TEACHER DISMISSAL	5	3:00 PM	3:05 PM			
TOTAL	410					

270 Instructional Time
 9 Periods

Exhibit E

THURSDAY	FRIDAY
Writing	Writing
SS	SS
LAL	LAL
LAL	LAL
Science	Science
Lunch	Lunch
Mathematics	Mathematics
Mathematics	Mathematics
Art	Library

Exhibit 1

Elizabeth Board Of Education Plan New Plan Consideration
HORIZON BCBS OF NJ
OPEN ACCESS PPO/POS PLANS

	NOA 1		NOA 2		NOA 3	
	Horizon BCBS Open Access 15/25	Horizon BCBS Open Access 20/40	Horizon BCBS Open Access 25/40	Horizon BCBS Open Access 25/40	Horizon BCBS Open Access 25/40	Horizon BCBS Open Access 25/40
Plus						
In-Network Benefits	PROPOSED In-Network Benefits	PROPOSED In-Network Benefits	PROPOSED In-Network Benefits	PROPOSED In-Network Benefits	PROPOSED In-Network Benefits	PROPOSED In-Network Benefits
Network	Blue Card Access	Blue Card Access	Blue Card Access	Blue Card Access	Blue Card Access	Blue Card Access
Deductible	N/A	N/A	N/A	N/A	\$500/\$1000	\$500/\$1000
Coinsurance	100%	100%	100%	100%	90%	90%
Out of Pocket Max. Single	\$400/\$800	\$500/\$1000	\$1000/\$2000	\$1000/\$2000	\$1000/\$2000	\$1000/\$2000
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
PCP Office Visit Copay	\$15 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$25 Copay	\$25 Copay
Specialist Copay	\$25 Copay	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay
Hospital Inpatient	\$250 per admission	\$500 per admission	\$500 per admission	\$500 per admission	\$500 per admission	\$500 per admission
Out-Patient Surgery	\$125 procedure	\$250 procedure	\$250 procedure	\$250 procedure	\$250 procedure	\$250 procedure
Emergency Room	\$75 Copay	\$100 Copay	\$100 Copay	\$100 Copay	\$100 Copay	\$100 Copay
Urgent Care	\$25 Copay	\$40	\$40	\$40	\$40	\$40
Ground, Air, Water Ambulance	100%	100%	100%	100%	100%	100%
Preventative Care	100%	100%	100%	100%	100%	100%
Routine Exam 1/12 Months	100%	100%	100%	100%	100%	100%
Diagnostic Testing/X-Rays	100%	90%	90%	90%	90%	90%
Chiropractic	\$25 Copay per visit 30 cal yr.	\$40 Copay per visit 30 cal yr.	\$40 Copay per visit 30 cal yr.	\$40 Copay per visit 30 cal yr.	\$40 Copay per visit 30 cal yr.	\$40 Copay per visit 30 cal yr.
Durable Medical Equipment	90%	90%	90%	90%	90%	90%
Short Term Rehab- ST, PT, OT	\$25 Copay	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay
Mental Health Inpatient	100%	100%	100%	100%	100%	100%
Mental Health Outpatient	\$25 Copay	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay
Out-Network Benefits	Out-Network Benefits	Out-Network Benefits	Out-Network Benefits	Out-Network Benefits	Out-Network Benefits	Out-Network Benefits
Deductible	\$500/\$1000	\$1000/\$2000	\$1000/\$2000	\$1000/\$2000	\$2000/\$4000	\$2000/\$4000
Coinsurance	70%/30%	70%/30%	70%/30%	70%/30%	70%/30%	70%/30%
Out of Pocket Max.	\$2,000/\$5,000	\$5,000/\$12,500	\$5,000/\$12,500	\$5,000/\$12,500	\$6,000/\$14,000	\$6,000/\$14,000
Dependent Age	26	26	26	26	26	26
Single	\$852.85	\$804.13	\$804.13	\$804.13	\$664.19	\$664.19
Employee Spouse	\$1,705.69	\$1,608.25	\$1,608.25	\$1,608.25	\$1,328.38	\$1,328.38
Employee Child(ren)	\$1,886.31	\$1,495.68	\$1,495.68	\$1,495.68	\$1,235.39	\$1,235.39
Family	\$2,439.15	\$2,299.81	\$2,299.81	\$2,299.81	\$1,899.60	\$1,899.60

Exhibit F

Elizabeth Board Of Education Plan New Plan Consideration
HORIZON BCBS OF NJ
HMO PLANS

Plans	HMO PLANS		
	NHMO 1 HORIZON BCBS HMO 15/25	NHMO 2 HORIZON BCBS HMO 20/40	NHMO 3 HORIZON BCBS HMO 20/35
In-Network Benefits	CURRENT In-Network Benefits NJ NETWORK ONLY	CURRENT In-Network Benefits NJ NETWORK ONLY	CURRENT In-Network Benefits NJ NETWORK ONLY
Network	N/A	N/A	\$200/\$500
Deductible	100%	100%	80%
Coinsurance	\$5,480/\$10,960	\$5,480/\$10,960	\$2,000/\$4,000
Out of Pocket Max, Single	Unlimited	Unlimited	Unlimited
Lifetime Max	\$15 Copay	\$20 Copay	\$20 Copay
PCP Office Visit Copay	\$25 Copay	\$40 Copay	\$35 Copay
Specialist Copay	100% per admission	100% per visit/procedure	20% After Ded
Hospital Inpatient	100% per visit/procedure	100% per visit/procedure	20% After Ded
Out-Patient Surgery	\$75 Copay	\$100 Copay	\$100 Copay
Emergency Room	\$25 Copay	\$40 Copay	\$35 Copay
Urgent Care	100%	100%	100% After Ded
Ground, Air, Water Ambulance	100%	100%	100%
Preventative Care	100%	100%	100% Ded Waived
Routine Exam 1/12 Months	100%	100%	20% After Ded
Diagnostic Testing/X-Rays	100%	100%	\$25 Copay per visit 30 cal yr.
Chiropractic	\$25 Copay per visit 20 cal yr.	\$20 Copay per visit 20 cal yr.	20% After Ded
Durable Medical Equipment	100%	100%	20% After Ded
Short Term Rehab- ST, PT, OT	\$20 Copay	\$40 Copay	\$20 Copay ded waived
Mental Health Inpatient	100%	100%	20% After Ded
Mental Health Outpatient	\$25 Copay	\$40 Copay	\$35 Copay ded waived
Dependent Age	26	26	26
Out-Network Benefits	Out-Network Benefits	Out-Network Benefits	Out-Network Benefits
Deductible	N/A	N/A	N/A
Coinsurance			
Out of Pocket Max.			
Single	\$780.43	\$764.00	\$774.19
Employee Spouse	\$1,560.85	\$1,528.00	\$1,548.36
Employee Child(ren)	\$1,451.60	\$1,421.05	\$1,439.99
Family	\$2,232.01	\$2,185.04	\$2,214.16