COLLECTIVE BARGAINING AGREEMENT

Between

MONROE TOWNSHIP BOARD OF EDUCATION

and the

MONROE TOWNSHIP EDUCATION ASSOCIATION

2009-2012

TABLE OF CONTENTS

		Page
Article I	Recognition	1
Article II	Nondiscrimination Clause	1
Article III	Grievance Procedure	1
Article IV	Association Rights	3
Article V	Working Conditions	4
Article VI	Teacher Facilities and Rights	8
Article VII	Leaves of Absence	9
Article VIII	Summer School, Home Instruction, Title Programs	12
Article IX	Promotions, Transfers and Vacancies	. 13
Article X	Curriculum	13
Article XI	Benefits and Medical Coverage	14
Article XII	Salaries	14
Article XIII	General	15
Article XIV	Negotiations and Successor Agreement	15
Article XV	Guarantee Clause	15
Article XVI	Conformity to Law	16
Article XVII	Duration	16

ARTICLE I RECOGNITION

The Monroe Township Board of Education, hereafter called the Board, recognizes the Monroe Township Education Association, NJEA, hereafter called the Association as the sole and exclusive bargaining agent for professional staff except the superintendent and assistant superintendents, principals, and assistant principals and any supervisor having the power to hire, discharge, discipline, evaluate or to effectively recommend the same, and substitutes, pursuant to NJSA, Title 34, Chapter 123, PL1974.

ARTICLE II NONDISCRIMINATION CLAUSE

- 2:1 The parties agree to follow a policy of nondiscrimination against any employee on the basis of race, color, creed, age, national origin, sex, sexual orientation, marital status or membership, participation in or lack of participation in, association with or lack of association with the activities of any employee organization.
- 2:2 Employees shall be entitled to full rights of citizenship as granted under Federal and State Laws. No religious or political activities of any employee or the lack thereof shall be grounds for any disciplinary action or discrimination with respect to the employment of such employees.
- 2:3 The private or personal life of any employee is not within the appropriate concern or attention of the Board except when there is violation of law or an action that is definitively detrimental to the operation of the school system.

ARTICLE III GRIEVANCE PROCEDURE

3:1 **Definitions**

- 3:1.1 A grievance is a complaint that there has been a violation or misinterpretation of any provision of this Agreement.
- 3:1.2 The term 'grievant' shall be considered to include any individual unit member, a group of unit members, or the Association. The individuals involved shall be specified when the Association is the grievant.

3.2 Time Limits

3:2.1 A grievance shall be initiated in writing within thirty (30) calendar days of the event. If the grievant could not have reasonably known of the event, the initial time period shall commence from the point at which he/she could have known. Failure to file timely in one (1) instance shall not preclude filing on a similar issue which occurs subsequently.

3:2.2

- a. Failure of the administration involved at any step of this procedure to communicate a decision or hold a grievance meeting within the specified time limits shall permit the aggrieved to proceed immediately to the next step.
- b. Failure of the Association to follow the timelines specified herein shall constitute a forfeiture of the grievance.
- 3:2.3 The time limits specified at any step may be extended in any particular instance by mutual agreement between the Association and the superintendent. Such extensions must be in writing and signed by the parties.
- 3:2.4 Grievances occurring after May 20 may be timely filed until September 15.

3:3 Informal Level

An informal attempt may be made to resolve any complaint by discussion between the grievant, the Association representative and the appropriate supervisor or administrator before the difference becomes a formalized grievance. Such informal attempt shall not circumvent the time limits specified in Section 3:2.1 of this Agreement.

3:4 Formal Levels

Grievances shall be presented and adjusted in accordance with the following procedures.

- 3:4.1 Step One A grievance shall be presented in writing through or by the authorized Association representative to the building principal. The principal shall within ten (10) calendar days after receipt of the grievance meet with the grievant and the authorized Association representative in an effort to adjust the matter to the satisfaction of all concerned. The principal shall make a decision and communicate it in writing to the grievant and the authorized Association representative within twelve (12) calendar days of the date he/she initially received the written grievance. Step One of the grievance procedure shall be bypassed when a grievance occurs which affects two (2) or more buildings or when a grievance occurs in a building in which there is no principal. Such grievance shall commence at Step Two by the Association who shall identify each individual on whose behalf the grievance is filed. A copy of such grievance shall also be signed with each Step One administrator in the building(s) affected.
- 3:4.2 **Step Two** The decision of the building principal may be appealed in writing to the superintendent within ten (10) calendar days after its receipt by the grievant and the authorized Association representative. The superintendent shall within seven (7) calendar days after receipt of the appeal meet with the grievant and the authorized Association representative in an effort to adjust the matter to the satisfaction of all concerned. (If another meeting(s) is deemed necessary by the superintendent, then an additional seven (7) calendar days shall be provided.) The superintendent shall within fourteen (14) calendar days of receiving the written grievance (or fifteen (15) calendar days if a second meeting is held) make a decision and communicate it in writing to the grievant and the authorized Association representative.
- 3:4.3 Step Three Within seven (7) calendar days after the receipt of the decision of the superintendent, an appeal in writing may be made by the grievant to the Board. Representatives of the Board shall hold a bearing within fifteen (15) calendar days of the receipt of such notice of appeal and shall render a decision in writing to the grievant and the authorized Association representative within fifteen (15) calendar days of receiving the written appeal.
- 3:4.4 **Step Four -** Within fifteen (15) calendar days after receipt of the decision of the Board, an appeal may be made by the Association to the Public Employment Relations Commission (PERC) for arbitration under its rules. Both parties agree to abide by PERC rules and procedures in the selection of an arbitrator. The decision of the arbitrator shall be final and binding upon the parties, but the arbitrator shall have no authority to add to, subtract from or modify this Agreement.

3:5 Costs

The fees and expenses of the arbitrator shall be shared equally by the two parties.

3:6 General Provisions

- 3:6.1 It is expected that meetings held under this procedure will be conducted outside of school hours and at a place which will afford an opportunity for all persons proper to be present. "Persons proper to be present," for the purposes of this section, is defined as the grievant, the authorized Association representative, and qualified witnesses. In the event meetings are held during school time, by mutual consent, none of the persons proper to be present shall suffer any loss of pay and shall be provided class coverage.
- 3:6.2 The Association shall be immediately notified when a grievance hearing is scheduled beyond the informal step and shall have the right to be present at all such hearings.
- 3:6.3 All parties and employees shall cooperate in the investigation of grievances.
- 3:6.4 The filing or pendence of any grievance shall not impede the normal management and continuing operation of the educational process.

ARTICLE IV ASSOCIATION RIGHTS

4:1 Use of Facilities

- 4:1.1 The Association shall have the exclusive use of a bulletin board in each faculty lounge and faculty dining room, and a bulletin board, paid for by the Association, in the faculty copy/work room for the posting of official Association notices and announcements.
- 4:1.2 The Association shall have the right to place materials in bargaining unit members' mailboxes and shall have the use of the interschool mail system. All reasonable effort will be made by the Association to ensure that students are not exposed to such communications.
- 4:1.3 The Association shall have the privilege of using buildings without cost for meetings before and after school when such facilities are not in use and provided there is no additional cost to the Board.
- 4:1.4 The Association shall have the right to use all designated office equipment when not otherwise in use in all schools except for the office typewriters. The Association shall pay for the reasonable cost of materials incident to such use.

4:2 Released Time for Association Officials

- 4:2.1 The Board shall grant seven (7) days' leave per year with pay for the president of the Association or his/her designee, for the purposes of administering the contract for the benefit of the parties.
- 4:2.2 The Association president shall not be prevented from visiting schools, providing notification is first given to the building administrator and that such visits shall not interrupt work or normal school operations
- 4:2.3 One member of the bargaining unit may be granted a leave of absence without pay for one (1) year to work for the local or state Association of Teachers. This may be extended at the option of the Board.
- 4:2.4 The Association President's duty periods, or an equivalent time at a non-secondary school shall be reserved for Association business. A log of his Association business shall be kept and reviewed with the superintendent and/or his designee.

4:3 Payroll Deductions

- 4:3.1 In accordance with statutes, the Board agrees to deduct from the salary of each employee from whom it receives authorization to do so, the required amount of payment of Association dues. Such payments, accompanied by a list of employees for whom deductions have been made and the amount of the deductions, shall be forwarded to the NJEA within the first seven (7) calendar days of the following month. After the initial list is forwarded, only monthly modifications to such in addition to the appropriate sums shall be forwarded to the NJEA.
- 4:3.2 The Board agrees to deduct from the salary of each employee from whom it receives authorization to do so, the required amount of fees for the payment toward a disability plan of the Association's choice and the amounts deducted shall be forwarded to the appropriate office.

4:3.3 Representation Fee for Nonmembers

- a. The Association president shall submit to the school district office a list of names of employees covered by this Agreement who are not currently dues-paying members of the Association. The school district, in compliance with the state law and this Agreement, will deduct from such employees' pay a representation fee equal to 85% of the amount set for Association members. The amount of total dues set for Association membership shall be at the sole determination of the Association and is to be paid by payroll deduction.
- b. The Association agrees to establish and maintain a Demand and Return system according to PL1979, c477.

- c. It is agreed by the parties to this Agreement that the Board shall have no other obligation or liability, financial or otherwise, (other than set forth herein) because of actions arising out of the understandings expressed in the language of this Article. It is further understood that once the funds deducted are remitted to the Association, the disposition of such funds thereafter shall be the sole and exclusive obligation and responsibility of the Association.
- d. The Association shall indemnify and save the Board (and administration) harmless against any and all claims, demands, suits or other forms of liability including reasonable legal and/or representation fees resulting from any of the provisions of this Article or in reliance on any list, notice or assignment furnished under this Article.

4:4 Association Business

Association officers shall not be prevented from visiting schools provided notification is first given to the building administrator, and that such visits shall not interrupt work or the normal school operation.

4:5 School Meetings

At the end of a faculty meeting or bona fide emergency faculty meeting(s), an Association representative may announce an Association meeting(s).

4:6 General Provisions

- 4:6.1 The Board agrees to make available to the Association, upon request, any information in its possession which is a matter of public record which shall include but not be limited to a duplicate copy of the annual audit and budget that is submitted to the State Department of Education.
- 4:6.2 The Board shall provide to the Association a copy of the complete official minutes of all Board meetings which have been approved and made public. The Board agrees that the Association may make copies of all or part of these minutes and documentation at cost to the Board.
- 4:6.3 The Board shall provide the opportunity for the teachers from all buildings to collaborate with the administration in the planning of in-service workshops.
- 4:6.4 Each building principal will meet monthly at a time of mutual convenience with a representative of the Association for the purpose of discussion on matters concerning the administration of this Agreement. These meetings are not to be considered as negotiations and any conclusion arrived at as a result of such meetings shall not conflict with the collective bargaining agreement.
- 4:6.5 Any proposed changes in rules, regulations, and/or policy affecting working conditions must be negotiated between the Board and the Association in accordance with NJSA, Title 34, Chapter 123, PL1974.

ARTICLE V WORKING CONDITIONS

5:1 Fair Employment Practices

- 5:1.1 Any tenured employee's suspension or dismissal for cause by the Board shall be controlled by NJSA, 18A 6-10 et seq.
- 5:1.2 Any nontenured teacher who is not offered a subsequent contract by the Board will be given written reasons upon request. The teacher shall have the right to appeal in accordance with the mandates of NJSA, 18A 27-32, and the time frames specified therein, and may be represented by an Association official and/or legal representative except that failure to grant a contract to a nontenured teacher shall not be grievable.
- 5:1.3 The Board shall notify a teacher that his/her contract has or has not been renewed no later than May 15 or such date as provided by law. Failure to notify is considered a renewal.
- 5:1.4 The Board ensures that any individual or group may take appropriate legal steps in their self-interest without fear or reprisal.

5:2 Academic Freedom

- 5:2.1 Employees shall have the freedom in the classroom to discuss, in a balanced, objective manner, such topics as are relevant to their subject and appropriate to the grade level. Personal opinions, if stated, shall be identified as such.
- 5:2.2 Employees shall select textbooks, AVA materials, and other teaching aids used for instructional purposes in the classroom, subject to the Board and/or administrative approval.
- 5:2.3 Teachers shall not be mandated a prescribed, inflexible framework or methodology. It is further assumed that constructive criticism or help offered a teacher is both a duty and a responsibility laid upon the principal and/or supervisory staff by the School Board and the superintendent in order to help in the professional growth and competence of the teacher involved. This action, when necessary, must not be interpreted as discipline or reprimand.

5:3 Assignments

- 5:3.1 An involuntary assignment shall be made only after a meeting between the teacher involved, the superintendent, and the principal or principals of the schools involved at which time the teacher shall be notified of the assignment.
- 5:3.2 The Board agrees that teachers shall receive their assignments for the next school year prior to the last day of school. Changes required after this date will be mailed to their file address. Employees who are transferred to another building shall be provided one (1) compensatory day. The day will be an in-service day as determined by the building principal in consultation with the teacher. The Board shall provide custodial services as appropriate to move the affected teacher's equipment, material, and supplies.
- 5:3.3 Every teacher assigned to grades 5-12 or other fully departmentalized grade(s) shall be guaranteed a lunch period of at least thirty (30) minutes. K-4 teachers shall be guaranteed a lunch period of at least forty-five (45) minutes, except for occasions when assigned to regular duty as per contract. K-4 teachers will be guaranteed a daily duty-free lunch period of at least forty-five (45) minutes. Teachers shall not be restricted to their respective buildings during lunch periods.
- 5:3.4 Nonteaching duties may be assigned according to state laws and applicable legal decisions. There shall be no discrimination based upon sex, sexual orientation, race, religion, or age in the assignment of such duties.
- 5:3.5 Academic preparations in the high school or other fully departmentalized grade(s), but excluding special education classes that are self-contained, shall not exceed four (4) in number, except on a voluntary basis.
- 5:3.6 When a teacher relinquishes a preparation period, he/she shall be compensated at the rate of \$33.00 per class coverage for the 2009-2010 school year, \$33.00 for the 2010-2011 school year and \$33.00 for the 2011-2012 school year.
- 5:3.7 Elementary preparation periods shall be scheduled at an average of 200 minutes per whole week. No block of time less than thirty (30) minutes in length will be used to compute elementary preparation time. All full time teachers in grades K-4 will have a daily preparation period. Preparation time in grades 5-12 and other fully departmentalized grade(s) shall be guaranteed at one (1) period per day per teacher.
- 5:3.8 Every teacher assigned to the high school or other fully departmentalized grade(s) shall normally have five (5) teaching periods per school day. As of September 2006, and thereafter, the Board shall have the option of instituting a nine period day in the middle school. It is understood should such a change be made, the length of the day shall not change from the negotiated length of time.
 - a. Teachers required to teach a sixth class for a full school year will be paid an annual stipend of \$3,500.00 in 2009-2010, \$3,500.00 in 2010-2011, \$3,500.00 in 2011-2012. Pro-rata payment of the stipend shall be paid to a teacher who is assigned to teach, or teaches, a sixth period class for less than a full school year, or for less than 5 days per week.
- 5:3.9 Teachers who have six (6) preparation periods per week shall not be compensated for the loss of a single preparation period to cover a class during that week.

- 5:3.10 When on an occasional basis a teacher is required to cover a sixth class and loses a preparation period, his/her duty period shall still be covered by that teacher.
- 5:3.11 Teachers who are relieved of a duty period to cover a class on an occasional basis shall not be compensated. If a teacher loses a preparation period to cover a class but is then relieved of a duty period, that teacher shall not be compensated.
- 5:3.12 The conference schedule shall be used in the elementary schools on all early dismissal days, except for emergency closings, to insure that all teachers receive preparation time during the student day.

5:4 Attendance Register

No teacher shall be required to maintain a central attendance register.

5:5 Calendar

- 5:5.1 A representative school calendar committee of seven (7) members composed of the superintendent or designee; two (2) administrators; two (2) Association certified employees, and two (2) noncertified employees (secretaries) shall meet to formulate a tentative calendar. The committee shall agree and submit a recommended calendar to the superintendent. Prior to its adoption by the Board, the school calendar will be submitted to the Association for its suggestions.
- 5:5.2 The in-school work year for teachers employed on a ten (10) month basis shall not exceed 186 days. The NJEA convention days will not be counted as student or teacher calendar days.
- 5:5.3 The first day of the school year shall be an in-service day.

5:5.4 Substitute Lesson Plans

Recognizing the need for adequate planning, teachers shall make available each day lesson plans, schedules, seating plans, and other information for the next school day or for longer periods as may be required by the principal, supervisor or department heads. These materials shall always be available for substitutes in a teacher's absence.

5:6 Class Interruptions

The administration in each building shall establish a given time period for normal, routine announcements.

5:7 Emergency School Closing

In the event that the schools are closed due to inclement weather, the telephone chain for contacting and informing bargaining unit members shall begin no later than one (1) hour before the earliest report time.

5:8 Evaluations and Personnel Files

- 5:8.1 All observations and evaluations of a teacher shall be made openly and with full knowledge of the teacher. Each formal observation shall concern itself solely with the function or class observed and shall be reviewed and signed by the teacher and administrator within ten (10) school days.
- 5:8.2 Evaluations and observations shall be signed by the teacher to signify that he/she has been given the opportunity to read the observation or evaluation report. Signatures shall not be construed to indicate agreement with or acceptance of the observation or the evaluation.
- 5:8.3 If a teacher is dissatisfied with an observation or evaluation, he/she may make a written statement of response, within thirty (30) days except that if a grievance has been filed, the time limit will be extended to fifteen (15) days beyond the resolution of the grievance, and have it permanently attached to the observation or evaluation and made part of the permanent file.
- 5:8.4 The evaluation of teachers shall be in accordance with the guidelines developed by the State Department of Education. Teachers shall be informed of the district's evaluation policy and procedures at the beginning of each school year, and new teachers shall be so informed in writing at the time they receive their initial assignment.

- 5:8.5 The district shall continue not requiring teachers to submit to video tape or electronic evaluation or observation.
- 5:8.6 No teacher will be disciplined, reprimanded, reduced in rank or compensation without just cause. It is further assumed that constructive feedback or help offered a teacher is both a duty and a responsibility laid upon the principal and/or supervisory staff by the School Board and the superintendent in order to help in the professional growth and competence of the teacher involved. This action, when necessary, must not be interpreted as discipline or reprimand.
- 5:8.7 No material derogatory to a teacher's conduct, service, character or personality shall be placed in his/her personnel file without just cause, and the teacher shall have an opportunity to review the material. The teacher shall acknowledge that he/she has had the opportunity to review such material by affixing his/her signature to the copy to be filed with the express understanding that such signature in no way indicated agreement with the contents thereof. The teacher shall also have the right to submit a written answer to such material and his/her material shall be reviewed by the superintendent or designee and attached to the file copy within forty-five (45) days except that if a grievance had been filed, the time limit will be extended to fifteen (15) days beyond the resolution of the grievance.
- 5:8.8 The Board agrees to treat all personnel files confidentially. All teacher files containing evaluations and materials relating to teacher performance shall be treated in the following manner.
 - a. A teacher shall have the right to inspect the contents of his/her files.
 - b. The Board shall provide, at reasonable cost to each requesting teacher, copies of the records and reports contained therein.
 - c. A teacher shall have the right to answer any material filed, and his/her written answer shall be attached to the file copies.
 - d. Although the Board agrees to protect the confidentiality of personal references, academic credentials, and other similar documents, it shall not establish any separate evaluation file which is not available for the teacher's inspection.
 - e. No student shall be granted access to personal teacher information including paychecks, evaluations, address, phone number, etc.
- 5:8.9 A teacher and his/her methods shall not be criticized in the presence of a student, member of the public, or other member of the teaching staff by any administrator without justifiable, substantive reasons.
- 5:8.10 If any complaint regarding a teacher is made to the administration which is used in a written evaluation or disciplinary hearing, appropriate disclosure will be made as to the complaint sufficient to afford the teacher the opportunity to respond to such charges. If the charge is unjustified, the charge shall be removed from the file.

5:9 Meetings

- 5:9.1
- a. The Board agrees that regular faculty meetings shall be limited to a maximum of two (2) per month per building and shall be limited in length to forty-five (45) minutes from the end of the workday, except in the high school where the 45 minute meeting will start no later than 15 minutes after the end of the workday. Every attempt will be made to plan faculty meetings on designated days in each building at least seven (7) days in advance. However, due to emergencies, special arrangements will be made through the building principal and the building representative. Pay day will be avoided as a faculty meeting day.
- b. In any building in which two (2) meetings were held in a given month, then one (1) additional meeting may be held in that month only for a bona fide emergency reason provided that the superintendent or his designee has informed the Association president or building representative of the necessity for such a meeting.
- 5:9.2 The Board agrees that required teacher attendance shall be limited to a maximum of three (3) evening meetings per year for the purposes of parent conferences (2) and open house (1). For the term of this agreement, teachers may leave after all buses have been dismissed on evening conference days, provided that all scheduled parent meetings are reasonably distributed among the assigned days and are a minimum of 15 minutes each.

5:10 Pay for Travel and Traveling Teachers

- 5:10.1 Teachers required to use their personal automobile in the performance of their assigned duties will be compensated at the rate authorized by the I.R.S. for deduction for business travel.
- 5:10.2 Teachers will be provided 20 minutes traveling time between buildings.
- 5:10.3 Traveling teachers will be provided a reserved parking space close to the entrance of the building.

5:11 Pupil Grades

- 5:11.1 The teacher shall maintain the responsibility to determine grades and other evaluations of students within the grading policies of the Monroe Township School District based upon his/her professional judgment of available criteria pertinent to any given subject area or activity to which he/she is responsible. No grade or evaluation shall be changed without notification and the opportunity for consultation.
- 5:11.2 A teacher will be consulted prior to the promotion of a student by the administration when this promotion is in conflict with the teacher's recommendation for retention.

5:12 Responsibility for Monies Collected

No teachers will be held responsible in the event that monies they are required to collect are lost or stolen. However, each teacher is expected to exercise reasonable care in the handling of these monies.

5:13 Solicitation

Vendors shall not solicit their wares at faculty meetings.

5:14 School Day

- 5:14.1 The workday for teachers shall be seven (7) hours and five (5) minutes.
- 5:14.2 No teacher shall be required to clock in or clock out by hours and minutes.

ARTICLE VI TEACHER FACILITIES AND RIGHTS

- 6:1 Facilities
- 6:1.1 The Board agrees to provide in each school building a clean, attractive and comfortable employees' lounge.
- 6:1.2 No teacher shall be required to purchase lounge furniture or furnishings.
- 6:1.3 Restrooms shall be maintained in each building for each gender for exclusive use of employees.
- 6:1.4 Special clothing will be provided smocks for art and home economics, lab coats for science, shop aprons for industrial arts, and proper laundering services for all clothing provided.
- 6:1.5 No teacher shall be required to conduct his/her duties under unsafe or hazardous conditions.
- 6:1.6 The Board shall provide to the Association a copy of the State safety guidelines for each building.
- 6:1.7 The Board shall reimburse teachers for the cost of any clothing or personal property damaged as a result of restraining students or personal attack in the discharge of his/her duties within the scope of employment.

6:2 Rights

- 6:2.1 Each teacher shall be provided sufficient supplies and materials for performing his/her teaching duties.
- 6:2.2 The Board agrees to provide a professionally printed copy of the negotiated collective bargaining agreement to each employee, plus twelve (12) copies for Association purposes. The costs are to be borne by the Board.
- 6:2.3 Each teacher shall be provided a file cabinet, storage space, and other necessary equipment and supplies in order to perform his/her assigned duties.
- 6:2.4 Each teacher shall have available audiovisual equipment necessary to perform his/her teaching function. It is understood that reasonable effort will be made to maintain such equipment.
- 6:2.5 Any teacher required to meet with an administrator shall be given prior notice of the items to be discussed at the meeting. Whenever a teacher is required to appear before the Board or any other administrator in an investigatory interview which he/she reasonably believes may lead to disciplinary action, he/she shall be given prior notice of the meeting and shall be entitled to have an Association representative present to advise him/her during such meeting. If an investigatory meeting between an administrator and a teacher, which the teacher did not believe would lead to discussion of disciplinary action and at which no Association representative is present, does lead to discussion of disciplinary action, the teacher has the right to recess the meeting until such time as an Association representative can be present.
- 6:2.6 Any teacher who requests a meeting with any other administrator concerning a disciplinary action shall be entitled to same and may have an Association representative present.

ARTICLE VII LEAVES OF ABSENCE

7:1 Sick Leave

- 7:1.1 There will be twelve (12) sick days, two (2) of which may be used as family illness days, with pay per year. Days not used shall be credited towards the employee's accumulation of sick leave.
- 7:1.2 The Board or the superintendent may require the submission of a physician's certificate as provided in NJSA, Title 18A 30-4. In cases of questionable recurring absence, the employee, administration and the MTEA building representative will be advised, and a physician's certificate may be required for each subsequent absence in accordance with NJSA Title 18A 30-4.
- 7:1.3 Teachers shall be given a written accounting of accumulated sick leave days no later than September 30 of each school year.
- 7:1.4 Any teacher absent due to illness beyond annual sick leave and accumulated sick leave may request the differential pay between his/her regular pay and the substitute rate. Such determination shall be at the discretion of the Board upon recommendation of the superintendent on a case-by-case basis.
- 7:1.5 Any teacher having perfect attendance for a year's service excluding two (2) personal days, professional, bereavement, military leave shall receive three hundred (\$300) dollars per school year.

7:2 Death in Family

- 7:2.1 In the event of death in the immediate family, teachers shall be granted with pay for attending the deathbed, funeral or to make funeral arrangements as hereinafter stated.
 - a. An allowance of five (5) days shall be granted in the case of death in any of the following:
 - 1. Employee's parents, spouse, children, brothers, sisters, parents of the employee's spouse and other persons residing as a member of the household of the employee,
 - 2. Legally adopted members of the family and step-relationships as outlined in a.1.

- b. An allowance of three (3) days shall be granted to attend the funeral of any other relative of the following:
 - 1. uncle, aunt, grandparents and grandchildren of the employee,
 - 2. brother-in-law, sister-in-law, son-in-law and daughter-in-law of the employee.
- c. In the event of a teacher or student death in the Monroe Township School District, the principal or immediate supervisor of said teacher or student shall grant to an appropriate number of teachers sufficient time off to attend the funeral.

7:3 Personal Leave Days

All teachers are entitled to three (3) personal leave days without requiring in advance the specific approval of the administration, subject to the following restrictions.

- a. Except in the event of an emergency making such notice impossible, at least forty-eight (48) hours' notice shall be given in order to provide for substitutes.
- b. Such leave may be granted immediately prior to or after any scheduled vacation or school holiday, to up to 5% of certificated staff upon written approval of the superintendent or his designee. Application procedures will be developed by the parties.
- c. All personal days unused at the end of each school year will be converted to sick leave and added to the employee's accumulation.

7:4 Professional Leave Days

There shall be two (2) professional days granted at the discretion of the superintendent or designee.

7:5 Child-Rearing Leave

A teacher anticipating the birth of his/her child may apply for and will be granted an unpaid leave of absence subject to the following.

- a. He/she provides medical certification of the anticipated date of birth.
- b. He/she applies in writing for such leave no less than sixty (60) days prior to the commencement of leave.
- c. He/she continues such leave until the beginning of the next academic marking period.
- c. Such teacher may apply also for an additional one- (1) year leave and such leave shall be granted. Application for such extension must be made no later than April 1 of the prior school year.
- e. Child-rearing leave shall not exceed a maximum of two (2) academic years.
- f. Entitled benefits at the time of commencement of child-rearing leave shall be frozen until return from such leave.
- g. Any teacher may apply for and will be granted this leave in the case of adoption by the teacher of a child five (5) years of age or younger under the same terms as specified herein.
- h. A teacher on such leave may apply for reinstatement during this leave and shall be reinstated provided that a suitable vacancy exists.
- i. A teacher on such leave may apply for placement on the substitute teaching list at the substitute per diem rate.

7:6 Sabbatical Leave

A sabbatical leave may be granted to a teacher by the Board for study including study in another area or for other reasons of value to the school system. The sabbatical leave may not be used for acquiring a Bachelors Degree. The program of study shall be presented in writing to the superintendent of schools for approval upon application for the sabbatical leave. Sabbatical leave may be granted, subject to the following conditions.

- a. If there are sufficient qualified applicants, sabbatical leaves may be granted to a maximum of two (2) professional staff at any one time.
- b. Requests for sabbatical leave must be received by the superintendent in writing in such form as may be mutually agreed upon by the Association and the superintendent, no later than December 1 and action must be taken on all such requests no later than February 15 of the school year preceding the school year for which the sabbatical is requested.
- c. The teacher must have completed at least seven (7) full years of service in the Monroe Township School District to qualify.
- d. A staff member on a sabbatical leave (either for one-half (1/2) of a school year or a full school year) shall be paid by the Board at fifty-five (55) percent of the salary according to the regular payroll procedure established for the school district and shall be eligible for the normal insurance coverage offered regular employees for one completed academic year beginning in September and ending in June.
- e. No sick leave shall accrue during the period the employee is absent from service, however, unused sick leave shall be restored without loss when the employee returns to regular teaching duties.
- f. The salary payments under this clause should be decreased by any amount of grant-in-aid money that may be received by the teacher.
- g. Upon return from sabbatical leave, a teacher shall be placed on the salary schedule at the level which he/she would have achieved had he/she remained actively employed in the system during the period of his/her absence.
- h. Final determination regarding the granting of sabbatical leave rests solely with the Board of Education.

7:7 Jury Duty

An employee required to serve on jury duty shall be paid the difference between jury duty fee and salary. Each teacher assigned to jury duty shall advise the superintendent in writing within five (5) school days of receiving notification.

7:8 Extended Leaves

- 7:8.1 An extended leave of absence without pay up to two (2) years shall be granted to tenured teachers who join the Peace Corps, Vista, The Teacher Corps, or serve as an exchange teacher, and who are full-time participants in any such programs. It is agreed that teachers taking leave under this section shall be limited to not more than two (2) percent of the teaching staff at any one time.
- 7:8.2 It is further agreed that such leave and similar long-term leaves of absence once granted shall not be repeated in less than seven (7) years and that similar requests from other eligible teachers shall have priority.
- 7:8.3 All requests for extended leaves of absence will be filed with the superintendent in writing at least three (3) months prior to the end of the school year and shall be confirmed by the superintendent as soon as possible thereafter. Such requests shall contain the purpose of the leave and the expected beginning and termination dates.
- 7:8.4 All benefits to which a tenured teacher was entitled at the time of a leave of absence without pay commenced, including unused accumulated sick leave and credits toward sabbatical eligibility, shall be restored upon his/her return.
- 7:8.5 Teachers on leave of absence without pay for study and related professional experience shall be permitted to perform substitute teaching services.

7:8.6 No more than two (2) teachers each year who have completed seven (7) years service in Monroe Township shall be granted a leave of absence without pay for a full academic year upon written application to the Board of Education. Such application must be submitted not less than sixty (60) days before the beginning of the leave. Teachers who receive this leave must wait an additional seven (7) years before submitting another application for leave under this article.

7:9 Military Leave

- 7:9.1 A military leave of absence without pay shall be granted to a tenured teacher inducted in the armed forces for a required length of service, according to the terms of the Selective Service and Training Act of 1940 and subsequent amendments by Congress. Upon return to the school system, such teacher shall be placed on the step of the salary scale as required by law without forfeiture of any eligible seniority to a tenured teacher. The granting of such leave shall be consistent with the board of education policy dated January 19, 2005.
- 7:9.2 Teachers called for reserve duty shall receive pay as provided for in NJSA, Title 38 23-1, provided they immediately notify the administration in writing and request of the government agency in writing that such requirement for duty be scheduled during nonteaching time.

7:10 Leave to Care for Family Member with Serious Health Condition Under the Family Leave Act

- a. A teacher may be granted an extended leave of absence without pay in order to care for a family member (as defined in the Family Leave Act) who has a serious health condition. The employee shall provide at least fifteen (15) days prior notice to the commencement of the leave, except where emergent circumstances warrant shorter notice.
- b. Employees desiring family leave must submit a leave request indicating a prearranged commencement and expiration date. An employee may return to work prior to the prearranged expiration of the family leave period at the discretion of the Board.
- c. Insofar as required by the Act, the Board will maintain in effect, for up to the maximum 12 week duration of leave under the Act, the employee's health insurance coverage as if the employee had continued in active employment.
- d. An employee desiring to take leave in excess of the maximum weeks allowable under the Family Leave Act must include a request for this additional leave time along with the original Family Leave Act request. Leave shall be for the remainder of the school year.

ARTICLE VIII SUMMER SCHOOL, HOME INSTRUCTION, TITLE PROGRAMS

- 8:1 All openings for positions in the accredited summer school, home instruction, Federal projects and other special programs shall be posted by the superintendent in each school and posted on the district website and emailed to the Association president.
- 8:2 Summer school and workshop openings shall be posted no later than May 15. Those teachers who have been employed shall be notified not later than June 5 or earlier whenever possible.
- 8:3 In filling such positions, consideration shall be given to a teacher's area of competence, major and/or minor field of study, quality of teaching performance, attendance record and length of service in the Monroe Township Public School District.
- 8:4 Home instruction, 3-7 Suspension and Summer Completion School shall be compensated at the rate of \$33.00 per hour for 2009-2010, \$33.00 for 2010-2011 and \$33.00 for 2011-2012.
- 8:5 In the event that the Board institutes a summer school, the Board agrees to reopen negotiations over salaries and terms and conditions of employment for summer school staff.

- 8:6 Teachers who are assigned by the administration to chaperone school events (such as concerts, skating parties, dances, sporting events, etc.) beyond the school day shall be compensated at the rate of \$69.00 for 2009-2010, \$69.00 for 2010-2011 and \$69.00 for 2011-2012.
- 8:7 In elementary schools, teachers who are assigned by the administration to conduct night performances for concerts, gym shows, chorus recitals, art shows, science fairs, shall be compensated at the rate of \$82.00 for 2009-2010, \$82.00 for 2010-2011 and \$82.00 for 2011-2012.

8:8 Child Study Team Services

Child Study Team members will be paid for summer work at their per diem rate, which is 1/200 of their regular salary. Child Study Team members included are: school psychologist, learning disabilities teaching consultant, social worker, speech pathologist, occupational therapist, physical therapist, speech therapist.

ARTICLE IX PROMOTIONS, TRANSFERS, AND VACANCIES

- 9:1 All teachers shall have the right to request a transfer. Such request may indicate preference of grade, subject, and/or department assignment. Transfer requests must be made in writing to the superintendent within thirty (30) calendar days prior to April 30. Specific justification for the transfer must then be submitted in writing and the employee requesting such transfer may arrange a meeting with the superintendent or designee to consider or review the request before any decision is made. This is not to preclude requests at any other time during the school year for openings which may subsequently occur. Determination on all requests for transfers resides with the Board.
- 9:2 If a teacher is to be transferred to another building involuntarily, then such teacher shall be given advance notice, if possible, and shall also have the right to meet with the administration to discuss such change. If the teacher is still dissatisfied with the administrative determination, then a grievance may be filed. It is expressly understood that such grievance may not proceed beyond the Board level and that final determination concerning such transfer resides with the Board.
- 9:3 All vacancies for teaching, promotional or new positions shall be posted in all buildings ten (10) working days prior to application deadline. The notice posted shall include position title, application procedure, necessary qualifications and when applicable, grade level and building. Transfer within the school year resides solely with the school district within the limits of this Agreement.
- 9:3.1 When vacancies occur during the summer months, posting notices will be mailed to the Association president.
- 9:4 All vacancies arising because of new or special project positions shall be posted in every school and on the district website clearly setting forth a description of and the qualifications necessary for the position including the duties and salary.
- 9:5 It is understood that appointment to, or lack of appointment to, or retention in a voluntary position is not grievable.
- 9:6 A list of available supplemental positions shall be presented by the Board to the Association by September 30. The Association will be notified as positions are filled thereafter.

ARTICLE X CURRICULUM

- 10:1 Curriculum decisions will not be made without the consultation of the faculty responsible for the institution of said changes. The Association shall be advised of all proposed curriculum changes.
- Teachers who are required to work during the summer or beyond the regular workday on researching, writing or budgeting curriculum changes shall be compensated at the rate of \$33.00 per hour for 2009-2010, \$33.00 for 2010-2011 and \$33.00 for 2011-2012.

10:3 The superintendent or his designee will provide the Association with a copy of the district's educational goals/objectives prior to final Board approval.

ARTICLE XI BENEFITS AND MEDICAL COVERAGE

11:1

- a. The Board agrees to pay the full cost for family coverage for all full-time employees for PPO (Preferred Provider Organization) or POS (Point of Service) Coverage for Blue Cross, Blue Shield, Rider J and Major Medical for the term of this contract. A summary of the benefits is attached as Schedule B.
- 11:2 The Board will pay full cost for a \$10.00/\$15.00/1X co-pay prescription plan for employee and family. Oral contraceptives will be included effective January 1, 2006.
- 11:3 The Board will pay the full family dental premium for 2005-2009. Such premium costs will be capped at the premium in effect at the end of the contract. The maximum annual benefit will be \$1,500 per insured effective January 1, 2006.
- 11.4 Effective July 1, 2011, each employee will contribute 1.5% of base salary through a payroll deduction toward the cost of health benefits.
- 11.5 The Board will provide cash payments to those employees who wish to waive or "opt out" of board provided insurance coverages.
 - a. For those employees who choose to waive coverage, the Board of Education will pay 35% of the premium of the employee's elected plan as of July 1, 2010.
 - b. Payments for waiver of coverages will be made in two (2) annual installments. The first payment will be made in December of the school year in which coverage is waived, and the second payment will be made in June of the school year in which coverage is waived.
 - c. Proof of alternative coverage must be provided in order to receive any of the payments under this plan. Waiver of coverage can be made during open enrollment periods, and such payment for waiver will be pro-rated regarding the time of coverage.
 - d. Such waiver is irrevocable for the plan year unless the employee meets one or more of the criteria of a "Family Status Change," which includes, but is not limited to:
 - Marriage, divorce, or legal separation
 - Death of a spouse or dependent
 - Birth or adoption of a dependent
 - Termination or commencement of participant's or spouse's employment
 - Participant or spouse taking an unpaid leave or absence lasting more than thirty (30) calendar days
 - Participant or spouse having a significant change in health coverage due to spouse's employment
 - Ineligibility of a dependent
 - Bankruptcy court order
 - e. Employees may elect to opt out of either or all health benefits, prescription, or dental coverage.
 - D. Section 125 plan will be established for the benefit of Monroe Township Board of Education employees.
- Any teacher who has a regular, permanent or standard certificate issued by the State of New Jersey who takes a course or courses in the academic field he/she teaches to better his/her teaching profession shall be reimbursed for the tuition for such courses according to the following:
 - a. Grade C or better or pass up to \$1,325.00 in 2009-2010, \$1,325.00 in 2010-2011, and \$1,500.00 in 2011-2012.

- b. Approval for tuition reimbursement must be secured from the superintendent prior to the teacher's taking the course.
- c. Courses not directly related to the teaching area may be considered upon application and permission of the superintendent.
- d. A teacher may be reimbursed up to four hundred (\$400) dollars to cover the cost of attending professional workshops, training sessions and meetings, subject to prior approval of the superintendent. This amount may be applied to paragraph (a) above.
- 11:7 The Board shall provide a description of insurance coverage and benefits to each employee.
- Upon retirement from this district, a teacher will be reimbursed for unused sick leave if he/she has accumulated at least fifty (50) sick days. Payment shall be based on thirty (30) percent of the per diem rate for the B.A. Step 5 in effect during the teacher's final year of service. Employees will notify the Board by December 15th to receive full payment in July, otherwise payment will be delayed under the following July. In the event of the death of an employee, payment shall go to the estate of the employee.

ARTICLE XII SALARIES

12:1 Credit Union - Summer Payment Plan

- a. All ten-(10) month teachers shall be provided by the Board with the opportunity to have a fixed amount deducted from their contract salary utilizing payroll deductions and forwarded to a credit union selected by the Association and the Board.
- b. Teachers wishing to participate in the credit union must enroll with the Board Business Office no later than October 1 for deductions to be made in the following contract year. Enrollment or changes in the amount to be deducted will not be allowed thereafter except that the new employees may sign up within thirty(30) calendar days commencing employment.
- c. After the initial payment accompanied by a list of employee deductions, the Board shall submit monthly to the credit union a check for the appropriate total amount deducted, and those changes due to separation or new employee participation.
- d. It is expressly understood that the Board is relieved of any liability after forwarding the proper amount deducted, and the Association shall indemnify and save harmless the Board for any liability and/or legal or representation costs necessary to defend any action based on this credit union participation.
- e. Teachers not utilizing the credit union will be paid on a ten-(10) month basis.
- 12:2 Teachers qualifying for salary increases by reason of completion of academic courses and degrees shall have until October 1 or March 1 to submit proof of completion to the Board Secretary in order to have their salaries adjusted retroactively to September 1 or February 1, respectively.
- 12:3 Teachers shall receive salary payments every other Friday or the last day before a holiday. In the Fall, the first paycheck shall be issued on the second Friday of the school calendar.
- 12:4 All salaries for the duration of the contract are included in this document as

Schedule A – Salary Guide

Schedule C - Co-Curricular Guide

Schedule D - Athletic Guide

ARTICLE XIII GENERAL

- Concerning terms and conditions of employment, the Board agrees that it will make no changes in the rules and regulations of the Board without prior negotiations as governed by Title 34, Chapter 123, PL1974.
- 13:2 The Board shall allocate funds to each teacher for the purpose of purchasing educational materials to become part of the property of the school district as follows: elementary teachers (K-4) \$110.00 in 2009-2012, middle and high school teachers and Child Study Team members \$90.00 in 2009-2012. Members of the Child Study Team may utilize their funds for professional dues or professional periodicals provided prior approval is secured from the administration in writing each year. All vouchers must be submitted by February 1. Vouchers submitted after February 1 will not be processed.
- No Board policy or rule will conflict with this Agreement. The Board retains all rights and powers granted to it under applicable statutes, except as specified herein to manage the school district.

ARTICLE XIV NEGOTIATIONS and SUCCESSOR AGREEMENT

The parties agree to commence negotiations in accordance with the requirements of NJSA, Title 34, Chapter 123, PL1974.

ARTICLE XV GUARANTEE CLAUSE

- During the term of this Agreement, the Board will appropriate in its annual budget sufficient monies to provide for, maintain and guarantee every economic provision set forth herein.
- The Board further agrees that nothing contained herein shall be interpreted and/or applied so as to eliminate or reduce nor otherwise change or detract from any teacher benefits or past practice in a labor relations sense existing prior to its effective date.

ARTICLE XVI CONFORMITY TO LAW

Should any provision of this Agreement be held or determined by any court or agency having jurisdiction to be invalid or unenforceable, then same shall not invalidate the other provisions thereof that are severable there from.

ARTICLE XVII DURATION

- 17 This Agreement shall commence July 1, 2009 and shall conclude on June 30, 2012.
- 18 No Reprisal Clause

The Board agrees not to retaliate against anyone who has helped in any way whatsoever to bring about this settlement.

Monroe Township Board of Education Negotiating Team

John J. Armano, Ir., Esq.
Talerie a. Mercuris
Valerie Mercurio, Board President
Thomas O. Red
Thomas O. Reed
Robert Graham
Monroe Township Education Association Aresident
Seta Jana Bell Secretary
Budley & Millon Negotiations Chairman

SCHEDULE A

MONROE TOWNSHIP TEACHERS SALARY GUIDE Base Year 2008-2009

Step	ВА	BA+15	BA+30	BA+45	MA	MA+15	MA+30	MA+45	PHD
1	45,000	46,500	47,000	47,500	48,000	48,500	49,000	49,500	50,500
2	48,573	50,073	50,573	51,073	51,573	52,073	52,573	53,073	54,073
3	48,773	50,273	50,773	51,273	51,773	52,273	52,773	53,273	54,273
4	48,973	50,473	50,973	51,473	51,973	52,473	52,973	53,473	54,473
5	49,173	50,673	51,173	51,673	52,173	52,673	53,173	53,673	54,673
6	50,412	51,912	52,412	52,912	53,412	53,912	54,412	54,912	55,912
7	51,652	53,152	53,652	54,152	54,652	55,152	55,652	56,152	57,152
8	52,891	54,391	54,891	55,391	55,891	56,391	56,891	57,391	58,391
9	54,130	55,630	56,130	56,630	57,130	57,630	58,130	58,630	59,630
10	55,473	56,973	57,473	57,973	58,473	58,973	59,473	59,973	60,973
11	58,286	59,786	60,286	60,786	61,286	61,786	62,286	62,786	63,786
12	63,291	64,791	65,291	65,791	66,291	66,791	67,291	67,791	68,791
13	69,991	71,491	71,991	72,491	72,991	73,491	73,991	74,491	75,491
14	76,791	78,291	78,791	79,291	79,791	80,291	80,791	81,291	82,291

MONROE TOWNSHIP TEACHERS SALARY GUIDE 2009-2010 3%

Every employee advances one step.

Step	ВА	BA+15	BA+30	BA+45	MA	MA+15	MA+30	MA+45	PHD
1	48,073	49,573	50,073	50,573	51,073	51,573	52,073	52,573	53,573
2	48,573	50,073	50,573	51,073	51,573	52,073	52,573	53,073	54,073
3	49,000	50,500	51,000	51,500	52,000	52,500	53,000	53,500	54,500
4	49,500	51,000	51,500	52,000	52,500	53,000	53,500	54,000	55,000
5	50,000	51,500	52,000	52,500	53,000	53,500	54,000	54,500	55,500
6	50,500	52,000	52,500	53,000	53,500	54,000	54,500	55,000	56,000
7	52,000	53,500	54,000	54,500	55,000	55,500	56,000	56,500	57,500
8	53,250	54,750	55,250	55,750	56,250	56,750	57,250	57,750	58,750
9	54,500	56,000	56,500	57,000	57,500	58,000	58,500	59,000	60,000
10	56,000	57,500	58,000	58,500	59,000	59,500	60,000	60,500	61,500
11	58,286	59,786	60,286	60,786	61,286	61,786	62,286	62,786	63,786
12	63,291	64,791	65,291	65,791	66,291	66,791	67,291	67,791	68,791
13	69,991	71,491	71,991	72,491	72,991	73,491	73,991	74,491	75,491
14	78,307	79,807	80,307	80,807	81,307	81,807	82,307	82,807	83,807

MONROE TOWNSHIP TEACHERS SALARY GUIDE 2010-2011 0%

Every employee remains on 2009-2010 step.

Step	BA	BA+15	BA+30	BA+45	MA	MA+15	MA+30	MA+45	PHD
1	48,073	49,573	50,073	50,573	51,073	51,573	52,073	52,573	53,573
2	48,573	50,073	50,573	51,073	51,573	52,073	52,573	53,073	54,073
3	49,000	50,500	51,000	51,500	52,000	52,500	53,000	53,500	54,500
4	49,500	51,000	51,500	52,000	52,500	53,000	53,500	54,000	55,000
5	50,000	51,500	52,000	52,500	53,000	53,500	54,000	54,500	55,500
6	50,500	52,000	52,500	53,000	53,500	54,000	54,500	55,000	56,000
7	52,000	53,500	54,000	54,500	55,000	55,500	56,000	56,500	57,500
8	53,250	54,750	55,250	55,750	56,250	56,750	57,250	57,750	58,750
9	54,500	56,000	56,500	57,000	57,500	58,000	58,500	59,000	60,000
10	56,000	57,500	58,000	58,500	59,000	59,500	60,000	60,500	61,500
11	58,286	59,786	60,286	60,786	61,286	61,786	62,286	62,786	63,786
12	63,291	64,791	65,291	65,791	66,291	66,791	67,291	67,791	68,791
13	69,991	71,491	71,991	72,491	72,991	73,491	73,991	74,491	75,491
14	78,307	79,807	80,307	80,807	81,307	81,807	82,307	82,807	83,807

MONROE TOWNSHIP TEACHERS SALARY GUIDE 2011-2012 2.5%

Every employee advances one step.

Step	ВА	BA+15	BA+30	BA+45	MA	MA+15	MA+30	MA+45	PHD
1	48,294	49,794	50,294	50,794	51,294	51,794	52,294	52,794	53,794
2	48,794	50,294	50,794	51,294	51,794	52,294	52,794	53,294	54,294
3	49,302	50,802	51,302	51,802	52,302	52,802	53,302	53,802	54,802
4	49,735	51,235	51,735	52,235	52,735	53,235	53,735	54,235	55,235
5	50,243	51,743	52,243	52,743	53,243	53,743	54,243	54,743	55,743
6	50,750	52,250	52,750	53,250	53,750	54,250	54,750	55,250	56,250
7	51,750	53,250	53,750	54,250	54,750	55,250	55,750	56,250	57,250
8	53,250	54,750	55,250	55,750	56,250	56,750	57,250	57,750	58,750
9	54,500	56,000	56,500	57,000	57,500	58,000	58,500	59,000	60,000
10	56,000	57,500	58,000	58,500	59,000	59,500	60,000	60,500	61,500
11	58,000	59,500	60,000	60,500	61,000	61,500	62,000	62,500	63,500
12	62,500	64,000	64,500	65,000	65,500	66,000	66,500	67,000	68,000
13	69,500	71,000	71,500	72,000	72,500	73,000	73,500	74,000	75,000
14	79,620	81,120	81,620	82,120	82,620	83,120	83,620	84,120	85,120

Salary Progression Chart

	Year -2009	1	l i		r 2 2011	Yea 2011-	
Years	Step	Years	Step	Years	Step	Years	Step
1	1	1	1 –	→ 1-2	1	1	1
2	2	2	2 -	→ 3	2	2-3	2
		N 3					
3	3	3	3 -	4	3	4	3
		X A					
4	4	4	4 -	<u>► 5</u>	4	4 5	4
5-7		A 5				8 6	
5-7	5	5	5 -	→ 6	5	6	5
8	6	6-8	6 -	▶ 7-9	6 ,	4 7	
		0-0	0	7-9	- 	• /	6
9-10	7 \	9	7 -	10	7 \	8-10	7
	$\overline{}$	\		<u> </u>		0-10	
11-12	8	10-11	8 -	▶ 11-12	8	A 11	8
		\		<u> </u>		<u> </u>	
13-14	9	12-13	9 -	▶ 13-14	9 🔪	12-13	9
15	10	14-15	10	▶ 15-16	10	14-15	10
16-17	11	16	11	17	11	16-17	11
40	10	¥ 17-18			\		
18	12	17-18	12	▶ 18-19	12	18	12
19	13	A 10	10	60	10	10.20	15
19	13	19	13	20	13	19-20	13
20+	14	20+	14	▶ 21+	14	21+	14
		207	17	217	14 -	<u> </u>	14

Schedule B - Summary of Benefits

	Bridgewood Barrilla	Organization (PPO)	Point of Se	rvice (POS)
			In-Network	Opt-of-Network
Deductible (Total combined per year)	***************************************	\$400 per indiv./two ded. per lamily		\$200 per indiv./two ded. per family
Hospital/Facility	None		None	•
Professional	None		None	
Supplemental	\$300 per indiv./two ded. per family		None	
Coinsurance				80%
Hospital/Facility	100%	80%	100% 100%	80%
Professional	100%	80%		80%
Supplemental	80%	80%	100%	
		\$3,000 per ind./\$6000 per fam.		\$1,000 per ind./2 per fam.
Out of pocket maximum		\$3,000 per ind./secoo per iam.	None	V1.000 par 1.110.70 par 1.11111
Hospital/Facility	N/A N/A		None	i
Professional Supplemental	N/A		None	
Maximums	1773			
Benefit Period	Unlimited	\$1,000,000	Unlimited	Unlimited Unlimited
Lifetime	Unlimited	\$1,000,000	Unlimited	
		ILITY SERVICES		CITY SERVICES Out-of-Notwork
		terminal Catal Notice to	100%	80% after deductible
Room & Board (semi-private room)	100%	80% after deductible	100%	80% after occuentate
Intensive Care & Other Hospital Services	1	}		
(therapy/diagnostic services, blood	100%	80% after deductible	100%	80% after deductible
administration, general nursing.	100%	BOX MEET GEOGRAPH		
operating room, etc.)	1			
	100%	80% after deductible	100%	80% after deductible
Maternity Benefits	100%	80% after deductible	Complications only	Complications only
Maternity Benefits for dependents	100%	80% after deductible	100%	80% after deductible
Organ Transplants (Includes ABMT)	100%	SOW MEN COMMUNICAL	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Colement Sandar	G-Notward	Cut-of-Notrock	le-Network	Transfer Called Notice 1
Hospital Services (operating room, blood		The state of the s		
administration, general nursing, therapy/	ł	į.		1
diagnostic services, etc.)	100%	80% after deductible	100%	80% after deductible
Pre-Admission Testing	100%	80% after deductible	100%	80% after deductible r \$35 copsy 80% after deductible
Medical Emergency/Accidental Injury		r \$50 copey	100% after	SOC aboutedurable
Surgical Center	100%	80% after deductible	100%	80% after deductible
Diagnostic X-ray & Lab	100%	80% after deductible 80% after deductible	100%	80% after deductible
Chemotherapy	100%	80% after deductible 90% after deductible	100%	80% after deductible
Skilled Nursing Facility	120 days was benefit and od followin	ng a 3 or more day prior hospital stay.	100 days per BP	60 days per benefit period
Home Health Care	120 days per benefit period, followin	80% after deductible	100%	80% after deductible
Priorite Ficality Care		r benefit, direct admission	100 visits per	benefit period
Hospice Care	100%	80% after deductible	100%	80% after deductible
[subject to \$90	000 maximum	subject to \$90	200 maximum
	Preferred Provider	Organization (PPO)	Point of Se	rvice (POS) I SERVICES
	PHYSICIAN	ISERVICES	PHYSICIAN	CHARLES
Impation Services	is-Network	Out-of-Notwork		80% after deductible
Medical Care (including consultations)	100%	80% after deductible	100%	80% after deductions
Surgical Services (including assistant		ann a	LANCE	80% after deductible
surgeon and aneathesia)	100%	80% after deductible	100%	80% after deductible
Anesthesia	100%	80% after deductible	100%	PO w. stret conections
Obstetrical Services (i.e., normal delivery,	100%	80% after deductible	100%	80% after deductible
cesarean section, abortion) Diagnostic/Therapy Services	100%	80% after deductible	100%	BD% after deductible
Dispusited Frompy Services	100%			
A Procedure Land Co. Proc. Brown W. P. Sandard Co. P. Company of Street, Stree	The state of the s			and the state of t
Outpelleng Cut-of-Hangital Survices	Lit Nebvork	Cat-of-Notwark	Im-Netrock	Od strategy
Output(set/Out-of-Respital Services	14-Network		In National	
Office Visits (including related	Parameter Section 1			
Ontperior Control Heights Services Office Visits (including related diagnostic/therapy services) when	100% after \$20 copsy	80% after deductible	100% after \$5 copsy	80% after daductible
Outpution/Ont-of-Burgital Survivos Office Visits (including related diagnostic/herapy services) when medically necessary Physician Chargos-Non Surgical	100% after \$20 copsy 100% after \$20 copsy	90% after deductible 80% after deductible	100% after \$5 copsy 100% after \$5 copsy	80% after deductible 80% after deductible
Output Sear Vot - of Rengited Services Office Visits (including related diagnostic Aherapy services) when medically necessary Physician Chargos-Non Surgical Second Opinion Charges	100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% after deductible 80% after deductible	100% after 35 copay 100% after 35 copay 100% after 35 copay	80% after daductible 80% after deductible 80% after deductible
Ontpellose Ont-of-Burghtal Services Office Visits (including related diagnostic/herepy services) when medically necessary Physician Chargos-Non Surgical Second Opinion Charges Maternity Care	100% after \$20 copay 100% after \$20 copay 100% after \$20 copay 100% after \$20 copay	80% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy (initial visit only)	90% after deductible 90% after deductible 80% after deductible 90% after deductible
Output Seart Vot - of - Recepted Sear - Vector Visits (including related diagnostichherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fartility Services	100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copay 100% after \$5 copay 100% after \$5 copay 100% after \$5 copay (initial visit only) 100% after \$5 copay (initial visit only)	80% after daductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible
Output Sear Vot - of Recipital Services Office Visits (including related diagnostic/herapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab	100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy (initial visit only) 100% after \$5 copsy	80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible
Output Seart Vot - of - Recepted Sear - Vector Visits (including related diagnostichherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fartility Services	100% after \$20 copsy 100% after \$20 copsy	80% after deductible	100% after \$5 copay 100% after \$5 copay 100% after \$5 copay 100% after \$5 copay (initial visit only) 100% after \$5 copay (initial visit only)	80% after deductible
Output Seaf Out - of Recipited Services Office Visits (including related diagnostic Aherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20)	100% after \$20 copsy 100% after \$20 copsy \$300 maximum per c	80% after deductible	100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy (initial visit only) 100% after \$5 copsy (initial visit only) 100% after \$5 copsy 100% after \$5 copsy	80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible No coverage
Ontput list (Including related diagnostic Ahreny) ervices when medically necessary Physician Charges Noses (Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Woll Child Care (up to age 20). Child bmmunizations/Lead Testing	100% after \$20 copsy 100% after \$20 copsy \$100% after \$20 copsy \$300 maximum per c	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after 35 copay 100% after 35 copay 100% after 35 copay 100% after 35 copay (initial visit only) 100% after 35 copay 100% after 35 copay 100% after 35 copay	80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible
Output Seaf Out - of Recipited Services Office Visits (including related diagnostic Aherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20)	100% after \$20 copsy 100% after \$20 copsy \$300 maximum per c	80% after deductible	100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy (initial visit only) 100% after \$5 copsy (initial visit only) 100% after \$5 copsy 100% after \$5 copsy	80% after deductible No coverage 80% (no deductible)
Output Start On Lad Baughtal Services Office Visits (including related diagnostic Aherapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fartility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after 35 copay 100% after 35 copay 100% after 35 copay 100% after 35 copay (initial visit only) 100% after 35 copay 100% after 35 copay 100% after 35 copay	80% after deductible 80% (no deductible)
Ontput list (Including related diagnostic Ahreny) ervices when medically necessary Physician Charges Noses (Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Woll Child Care (up to age 20). Child bmmunizations/Lead Testing	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible)	100% after \$5 copsy	80% after daductible 80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible
Output Start On Lad Baughtal Services Office Visits (including related diagnostic Aherapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fartility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy (initial visit only) 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy 100% after \$5 copsy	80% after deductible No coverage 80% (no deductible)
Ortice Visits (including related diagnostic-therapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicials Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% (no deductible) 80% (no deductible) 80% (no deductible)	100% after \$5 copsy (initial visit only) 100% after \$5 copsy	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible
Output Seaf Out - of Rengited Services Office Visits (including related diagnostic Aherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate)	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible)	100% after \$5 copsy	80% after daductible 80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible
Output Sear Vot - of Recepted Sear Access Office Visits (including related diagnostichherapy services) when medically necessary Physician Chargus-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% (no deductible) 80% (no deductible) 80% (no deductible)	100% after \$5 copsy (initial visit only) 100% after \$5 copsy	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible
Ortice Visits (including related diagnostic-threapy services) when medically necessary Physician Charges Non Surgical Second Opinion Charges Maternity Care Fartility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies:	100% after \$20 copsy \$300 maximum per c 100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy 100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible)	100% after \$5 copay	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible
Output Seef Vot - of Recepted See viscos Office Visits (including related diagnosticherapy services) when medically necessary Physician Chargus-Non Surgical Second Opinion Chargus Meternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech.	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after \$5 copsy (initial visit only) 100% after \$5 copsy	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible
Catquellosef Out-of-Recepted Ser-vices Office Visits (including related diagnostic-Ahreapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Meternity Cares Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech.	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible)	100% after \$5 copay 25 visits in a 60 december \$5 copay	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible
Output Seef Vot - of Recepted See viscos Office Visits (including related diagnosticherapy services) when medically necessary Physician Chargus-Non Surgical Second Opinion Chargus Meternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech.	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after \$5 copsy	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 90% after deductible 80% after deductible 80% after deductible 80% after deductible
Catquellocal Value - Hampital Services Office Visits (including related diagnostichherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhalation Therapy Chiropractic Care	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after \$5 copsy 100% a	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 90% after deductible 80% after deductible 80% after deductible
Ortice Visits (including related diagnostichreapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child binmonizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physicals, Speech, Occupational, Respiratory/Inhalation Therapy Chilop-Exam	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible 90% after deductible y period maximum 90% after deductible y period maximum
Catquellocal Value - Hampital Services Office Visits (including related diagnostichherapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhalation Therapy Chiropractic Care	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible)	100% after \$5 copsy 100% a	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 90% after deductible 80% after deductible 80% after deductible
Ortice Visits (including related diagnostichreapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child binmonizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physicals, Speech, Occupational, Respiratory/Inhalation Therapy Chilop-Exam	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible 80% after deductible Not Covered Not Covered	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 350 avery 2 years	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible y period maximum 80% after deductible y period maximum
Ortice Visits (including related diagnostichreapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child binmonizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physicals, Speech, Occupational, Respiratory/Inhalation Therapy Chilop-Exam	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible Not Covered Not Covered Organization (PPO)	100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible 30% after deductible y period maximum 80% after deductible 350 every 2 years
Ortice Visits (including related diagnostichreapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child binmonizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physicals, Speech, Occupational, Respiratory/Inhalation Therapy Chilop-Exam	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible Not Covered Not Covered Not Covered Organization (PPO)	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 350 avery 2 years	80% after deductible No coverage 80% (and deductible) No coverage 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period overy 2 years voos (FOE) AL SERVICES
Catquellosef Out-of-Recepted Services Office Visits (including related diagnostic-Ahreapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Meternity Cares Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware	100% after \$20 copay	80% after deductible 10% (no deductible) 10% (no deductible) 80% after deductible	100% after \$5 copsy 100% 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years Point of \$6	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible 30% after deductible y period maximum 80% after deductible 350 every 2 years
Ortice Visits (including related diagnostichreapy services) when medically necessary Physician Chargas-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child binmonizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physicals, Speech, Occupational, Respiratory/Inhalation Therapy Chilop-Exam	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible Not Covered Not Covered Not Covered Organization (PPO)	100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 350 avery 2 years	80% after deductible No coverage 80% (and deductible) No coverage 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period overy 2 years voos (FOE) AL SERVICES
Office Visits (including related diagnostic-thrapy services) when medically necessary Physician Chergos-Non Surgical Second Opinion Cherges Mesernity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision-Hardware	100% after \$20 copay 200% after \$20 copay 100% after \$20 copay	80% after deductible 10% (no deductible) 10% (no deductible) 80% after deductible	100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 25 visits in a 60 day 100% after \$5 copay 350 avery 2 years	80% after deductible No coverage 80% (and deductible) No coverage 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period overy 2 years voos (FOE) AL SERVICES
Catquellosef Out-of-Recepted Services Office Visits (including related diagnostic-Ahreapy services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Meternity Cares Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADD after deductible 80% after deductible Not Covered Not Covered Not Covered Not Covered Not Covered Organization (PPO) ALSERVICES Out-after deductible 80% after deductible	100% after \$5 copsy 100% 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years Polyt of \$6 \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$\$\$\$\$\$	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible 350 every 2 years vioc (FCS) AL SEVICES 80% after deductible
Office Visits (including related diagnostic-thrapy services) when medically necessary Physician Chergos-Non Surgical Second Opinion Cherges Mesernity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision-Hardware	100% after \$20 copsy	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADD after deductible 80% after deductible Not Covered Not Covered Not Covered Not Covered Not Covered Organization (PPO) ALSERVICES Out-after deductible 80% after deductible	100% after \$5 copsy 100% 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years Polyt of \$6 \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$\$\$\$\$\$	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible 350 every 2 years vioc (FCS) AL SEVICES 80% after deductible
Office Visits (including related diagnostic-thrapy services) when medically necessary Physician Chergos-Non Surgical Second Opinion Cherges Mesernity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision-Hardware	100% after \$20 copay 100% after \$20 copa	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADD after deductible 80% after deductible Not Covered Not Covered Not Covered Not Covered Not Covered Organization (PPO) ALSERVICES Out-after deductible 80% after deductible	100% after \$5 copsy 100% 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years Polyt of \$6 \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$ \$5.57 \$\$\$\$\$\$\$\$\$\$	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible 350 every 2 years vioc (FCS) AL SEVICES 80% after deductible
Office Visits (including related diagnostic-thrapy services) when medically necessary Physician Chergos-Non Surgical Second Opinion Cherges Mesernity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision-Hardware	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADD after deductible 80% after deductible Not Covered Not Covered Not Covered Not Covered Not Covered Organization (PPO) ALSERVICES Out-after deductible 80% after deductible	100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years Point of \$60 100% after \$1 copsy 100% aft	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible 350 every 2 years vioc (FCS) AL SEVICES 80% after deductible
Catque Heart Vat Americal Services Office Visits (including related diagnosticherapy services) when medically necessary Physician Chargos-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child hmmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware Ambulance ground and sir Private Duty Nursing	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADV after deductible ADV after deductible ADV after deductible ADV after deductible 80% after deductible 80% after deductible 80% after deductible Not Covered	100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 25 visits in a 60 da 100% after \$5 copsy 350 avery 2 years Point of \$6 \$50 copsy 100% after \$5 copsy 350 avery 2 years 100% after \$5 copsy 350 avery 2 years	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible 30% after deductible y period maximum 80% after deductible No benefit
Office Visits (including related diagnostic-thrapy services) when medically necessary Physician Chergos-Non Surgical Second Opinion Cherges Mesernity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision-Hardware	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADD after deductible 80% after deductible Not Covered Not Covered Not Covered Not Covered Not Covered Organization (PPO) ALSERVICES Out-after deductible 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible 30% after deductible y period maximum 80% after deductible No benefit
Catque Heart Vat Americal Services Office Visits (including related diagnostic Ahreny services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child birmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical. Speech. Occupational, Respiratory/Inhalation Therapy Chiropracite Care Vision-Exam Vision - Hardware Durable Medical Equipment	100% after \$20 copsy 100% afte	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% after deductible 80% after deductible AUX after deductible AUX after deductible AUX after deductible Not Covered	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 30 avery 2 years 25 visits in a 60 da 100% after \$5 copay 30 avery 2 years	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible 30% after deductible y period maximum 80% after deductible 80% after Deductible
Catque Heart Vat Americal Services Office Visits (including related diagnosticherapy services) when medically necessary Physician Chargos-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child hmmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatea Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware Ambulance ground and sir Private Duty Nursing	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ADV after deductible ADV after deductible ADV after deductible ADV after deductible 80% after deductible 80% after deductible 80% after deductible Not Covered	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 80% after deductible 90% after deductible 20% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible No benefit No benefit
Catque Heart Vat Americal Services Office Visits (including related diagnostic Ahreny services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child birmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical. Speech. Occupational, Respiratory/Inhalation Therapy Chiropracite Care Vision-Exam Vision - Hardware Durable Medical Equipment	100% after \$20 copsy 100% afte	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% after deductible 80% after deductible AUX after deductible AUX after deductible AUX after deductible Not Covered	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 30 avery 2 years 25 visits in a 60 da 100% after \$5 copay 30 avery 2 years	80% after deductible No coverage 80% after deductible No coverage 80% after deductible 80% after deductible 80% after deductible 90% after deductible 20% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible No benefit No benefit
Catque Heart Vat Americal Services Office Visits (including related diagnostic Ahreny services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child birmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical. Speech. Occupational, Respiratory/Inhalation Therapy Chiropracite Care Vision-Exam Vision - Hardware Durable Medical Equipment	100% after \$20 copsy 100% afte	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible Apy per benefit period 80% after deductible Not Covered Not Covered Not Covered Organization (PPO) AL SERVICES 100 of Covered 80% after deductible not covered 80% after deductible 80% after deductible	100% after \$5 copsy 25 visits in a 60 de 100% after \$5 copsy 25 visits in a 60 de 100% after \$5 copsy 25 visits in a 60 de 100% after \$5 copsy 100	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 90% after deductible 30% after deductible y period maximum 80% after deductible 300 after deductible y period maximum 80% after deductible No benefit 80% after deductible
Catque Heart Vat Americal Services Office Visits (including related diagnostic Ahreny services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child birmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical. Speech. Occupational, Respiratory/Inhalation Therapy Chiropracite Care Vision-Exam Vision - Hardware Durable Medical Equipment	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible ANT Covered Not Covered 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 100%	80% after deductible No coverage 80% (after deductible) No coverage 80% after deductible y period maximum 80% after deductible 350 every 2 years vice (FOE) AL SERVICES 80% after deductible No benefit
Cartasticat Cartastical Services Office Visits (including related diagnostic Ahreny) services when medically necessary Physician Charges-Non Surgical Second Opinion Charges Meternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatas Short Term Therapies: Physical, Speech, Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware Durable Medical Equipment Blood Charges Blood Charges	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible And Covered Not Covered Not Covered Organization (PPO) AL SERVICES 00% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 26 visits in a 60 da 100% after \$1 copay 27 visits in a 60 da 100% after \$1 copay 30 visits per benefit period 100%	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible No benefit 80% after deductible 80% after deductible store y y y y y y y y y y y y y y y y y y y
Catque Heart Vat Americal Services Office Visits (including related diagnostic Ahreny services) when medically necessary Physician Charges-Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child birmunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical. Speech. Occupational, Respiratory/Inhalation Therapy Chiropracite Care Vision-Exam Vision - Hardware Durable Medical Equipment	100% after \$20 copay 200 maximum per c 100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% after deductible 80% after deductible 80% after deductible 80% after deductible not Covered 80% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 350 avery 2 years Point of \$e \$UPPLEMBERT 100% 30 visits per benefit period 100% \$5000 benefit p	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible 10% after deductible
Cartasticat Cartastical Services Office Visits (including related diagnostic Ahreny) services when medically necessary Physician Charges-Non Surgical Second Opinion Charges Meternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatas Short Term Therapies: Physical, Speech, Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware Durable Medical Equipment Blood Charges Blood Charges	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% after deductible 80% after deductible 80% after deductible 80% after deductible not Covered 80% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 26 visits in a 60 da 100% after \$1 copay 27 visits in a 60 da 100% after \$1 copay 30 visits per benefit period 100%	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 80% after deductible 90% after deductible 10% after deductible
Catigue Month Carlot Stamphol Ser visco Office Visits (including related diagnostic Atherapy services) when medically necessary Physician Charges - Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision - Hardware Durable Medical Equipment Blood Charges Impatient Services Impatient Services Impatient Services Impatient Services	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% (no deductible) 80% after deductible 80% after deductible 80% after deductible 80% after deductible not Covered 80% after deductible 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 350 avery 2 years Point of \$e \$UPPLEMBERT 100% 30 visits per benefit period 100% \$5000 benefit p	80% after deductible No coverage 80% after deductible 90% after deductible y period maximum 80% after deductible y period maximum 80% after deductible y period maximum 80% after deductible No benefit 80% after deductible No benefit 80% after deductible No benefit
Cartasticat Cartastical Services Office Visits (including related diagnostic Ahreny) services when medically necessary Physician Charges-Non Surgical Second Opinion Charges Meternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Screening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandatas Short Term Therapies: Physical, Speech, Occupational, Respiratory/Inhalation Therapy Chiropractic Care Vision-Exam Vision - Hardware Durable Medical Equipment Blood Charges Blood Charges	100% after \$20 copsy 100% afte	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible And Covered Not Covered Not Covered Organization (PPO) AL SERVICES ORGANISMEN 80% after deductible	100% after \$5 copay 25 visits in a 60 de 100% after \$5 copay 25 visits in a 60 de 100% after \$5 copay 25 visits in a 60 de 100% after \$5 copay 25 visits in a 60 de 100% after \$5 copay 30 avery 2 years 25 visits in a 60 de 100% after \$5 copay 30 avery 2 years 25 visits in a 60 de 100% after \$5 copay 30 avery 2 years 30 avery 2 years 30 avery 2 years 400% after \$5 copay 400% aft	80% after deductible No coverage 80% (no deductible) No coverage 80% after deductible 80% after deductible 80% after deductible 90% after deductible y period maximum 80% after deductible 1500 every 2 years Policie/Network 80% after deductible No benefit 80% after deductible
Catigue Month Carlot Stamphol Ser visco Office Visits (including related diagnostic Atherapy services) when medically necessary Physician Charges - Non Surgical Second Opinion Charges Maternity Care Fertility Services Diagnostic X-ray & Lab Well Child Care (up to age 20) Child Immunizations/Lead Testing Routine Adult Physicals Prostate Scroening (NJ Mandate) Annual Routine Ob/Gyn Exam Pap & Mammography Mandates Short Term Therapies: Physical, Speech. Occupational, Respiratory/Inhelation Therapy Chiropractic Care Vision-Exam Vision - Hardware Durable Medical Equipment Blood Charges Impatient Services Impatient Services Impatient Services Impatient Services	100% after \$20 copay	80% after deductible 80% (no deductible) hild per calendar year 80% (no deductible) 80% after deductible 80% after deductible And Covered Not Covered 80% after deductible not covered 80% after deductible 80% after deductible 80% after deductible	100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 25 visits in a 60 da 100% after \$5 copay 350 every 2 years Polvet of \$e \$50771_EMERTY. 15076 100% \$5000 benefit period 100% \$5000 benefit period 100% 45 days per benefit period 100% 46 days per benefit period 100% 47 days per benefit period 100% 48 Adays per benefit period 100%	80% after deductible No coverage 80% after deductible y period maximum 80% after deductible 30% after deductible y period maximum 80% after deductible No benefit No benefit 80% after deductible

	In-Network	Club-of-Network	In-Network	Oct-of-Network	
Impatient Services	100%	80% after deductible	100%	80% after deductible	
	45 days per l	penefit period	45 days per benefit period		
Outpationt Services	50% up to 48 visits per BP in cligible expenses, subject to deductible	50% up to 48 visits per BP in eligible expenses, subject to deductible	100% after \$5 copsy 50 days per benefit period 150 days per lifetime	80% after deductible 20 days per benefit period 60 days per lifetime	

	KLAGI	JIP C	KLAGA	W 14.04 A B
	la-Network	Chut-of-Network	in Network	経験的機能は、これないのでは、3000円間間
Children covered to end of calendar year				
in which they turn age:	23	23	23	23

SCHEDULE C CO-CURRICULAR GUIDES

High School

Activity	Base Year 2008-2009	2009-2010	2010-2011	2011-2012
Senior Class Advisor	\$2,952	\$2,952	\$2,952	\$2,952
Junior Class Advisor	2,631	2,631	2,631	2,631
Sophomore Class Advisor	2,236	2,236	2,236	2,236
Freshman Class Advisor	2,236	2,236	2,236	2,236
Marching Band Director	8,173	8,173	8,173	8,173
Assistant Marching Band Director	3,395	3,395	3,395	3,395
Marching Band Drill Instructor	3,450	3,450	3,450	3,450
Outdoor Marching Band Front Coordinator	2,813	2,813	2,813	2,813
Outdoor Marching Band Choreographer	1,719	1,719	1,719	1,719
Outdoor Marching Band Percussion Instructor	2,813	2,813	2,813	2,813
Outdoor Marching Band Instructor - 2 Positions	1,719	1,719	1,719	1,719
Summer Marching Band Camp Director	1,969	1,969	1,969	1,969
Assistant Summer Marching Band Camp Director	1,374	1,374	1,374	1,374
Indoor Assistant Marching Band Director	3,379	3,379	3,379	3,379
Indoor Color Guard Choreographer	1,719	1,719	1,719	1,719
Orchestra Director	2,741	2,741	2,741	2,741
Tri-M Advisor	802	802	802	802
Choir Director	2,924	2,924	2,924	2,924
Musical Director	4,134	4,134	4,134	4,134
Assistant Musical Director	802	802	802	802
Musical Choreographer	802	802	802	802
Drama Director	4,134	4,134	4,134	4,134
Assistant Drama Director	802	802	802	802
Stage Crew Advisor	4,134	4,134	4,134	4,134
Assistant Stage Crew Advisor	802	802	802	802
Scenery Design Club Advisor	2,046	2,046	2,046	2,046
Newspaper Advisor	2,403	2,403	2,403	2,403
Yearbook Advisor	5,314	5,314	5,314	5,314
Student Council Advisor	3,090	3,090	3,090	3,090
Department Chair	\$3070+75	\$3070+75	\$3070+75	\$3070+75
R.E.B.E.L. Advisor	1,000	1,000	1,000	1,000
Renaissance Advisor	896	896	896	896
Academic Banquet Advisor	802	802	802	802
Academic Breakfast/Student of the Month Advisor	802	802	802	802
African American Cultural Club Advisor	802	802	802	802
Asian Club Advisor	802	802	802	802
Business Club Advisor	802	802	802	802
Chess Club Advisor	802	802	802	802
Computer Club Advisor	802	802	802	802
Engineering Academy Advisor	802	802	802	802

High School (Continued)	Base Year 2008-2009	2009-2010	2010-2011	2011-2012
Film Club Advisor	802	802	802	802
Foreign Language Club Advisor	802	802	802	802
Forensic Club Advisor	802	802	802	802
Future Teachers of America Advisor	802	802	802	802
Guitar Club Advisor	802	802	802	802
Health Careers Club Advisor	802	802	802	802
Interact Club Advisor	802	802	802	802
Irish Culture Club Advisor	802	802	802	802
Italian-American Club Advisor	802	802	802	802
Journalism / Photography Club Advisor	802	802	802	802
National Honor Society Advisor	802	802	802	802
Peer Mediation Advisor	802	802	802	802
Poetry Club Advisor	802	802	802	802
S.A.D.D. Club Advisor	802	802	802	802
S.A.L.S.A. Advisor	802	802	802	802
S.A.V.E. Advisor	802	802	802	802
Science Club Advisor	802	802	802	802
Selah Multicultural Gospel Choir Advisor	802	802	802	802
Steppers Club Advisor	802	802	802	802
Technology Student Association Advisor	802	802	802	802
Variety Show Coordinator	802	802	802	802
Varsity Club Advisor	802	802	802	802
Weight Training (3 sessions)	N/A	N/A	N/A	N/A

The following stipends are based on 10% of annual salary:

JROTC Summer Leadership #1
JROTC Summer Leadership #2

School to Work Coordinator

Elementary Schools and Middle School

	Base Year			
Elementary Schools	2008-2009	2009-2010	<u>2010-2011</u>	<u>2011-2012</u>
Parent Volunteer Coordinator	\$802	\$802	\$802	\$802
Safety Patrol Advisor	802	802	802	802
Student Council Advisor	802	802	802	802
T.V. Studio Advisor	N/A	802	802	802
Yearbook Advisor	802	802	802	802
Art Club Advisor	257	257	257	257
Character Education Advisor	257	257	257	257
P.E. Club Advisor	257	257	257	257
S.A.V.E. Advisor	257	257	257	257
Test Coordinator	N/A	257	257	257
1 est coordinator	- 111-			
	Dan Voor			
ACID Calcal	Base Year 2008-2009	2009-2010	2010-2011	2011-2012
Middle School	<u> 2006-2009</u>	<u>2009-2010</u>	<u>2010-2011</u>	2011-2012
Band Director – 5 & 6	\$2,607	\$2,607	\$2,607	\$2,607
Band Director – 7 & 8	2,607	2,607	2,607	2,607
Chorus Director – 5 & 6	2,607	2,607	2,607	2,607
Chorus Director – 7 & 8	2,607	2,607	2,607	2,607
Orchestra	2,607	2,607	2,607	2,607
Yearbook Advisor	2,607	2,607	2,607	2,607
Newspaper Advisor	2,187	2,187	2,187	2,187
Student Council Advisor	2,187	2,187	2,187	2,187
Cheerleading	1,946	1,946	1,946	1,946
Play Director	1,791	1,791	1,791	1,791
Football	1,293	1,293	1,293	1,293
Basketball-Fall-Boys	1,293	1,293	1,293	1,293
Basketball-Fall-Girls	1,293	1,293	1,293	1,293
Basketball-Spring-Boys	1,293	1,293	1,293	1,293
Basketball-Spring-Girls	1,293	1,293	1,293	1,293
Softball	1,293	1,293	1,293	1,293
Track & Field	1,293	1,293	1,293	1,293
Cross Country	1,293	1,293	1,293	1,293
Soccer	1,293	1,293	1,293	1,293
Stage Crew Supervisor	1,293	1,293	1,293	1,293
Renaissance Club Advisor – 5 & 6	896	896	896	896
Renaissance Club Advisor – 7 & 8	896	896	896	896
Art Club Advisor	802	802	802	802
Computer Club Advisor	802	802	802	802
Junior National Honor Society Advisor	802	802	802	802
Parent Volunteer Coordinator	802	802	802	802
T.V. Studio	N/A	802	802	802

Middle School (Continued)	Base Year 2008-2009	2009-2010	<u>2010-2011</u>	<u>2011-2012</u>
Builder's Club Advisor	686	686	686	686
Math Counts Advisor	686	686	686	686
Multicultural Club Advisor	686	686	686	686
ASK Test Coordinators	N/A	257	257	257
Orchestra/Select Ensemble	N/A	N/A	N/A	N/A
Weight Training	N/A	N/A	N/A	N/A

District

Hourly Compensation/Teachers

	Activity	Base Year 2008-2009	2009-2010	2010-2011	2011-2012	
5:3.6	Prep Period	\$33	\$33	\$33	\$33	
8:4	Home Instruction, 3-7 Suspension, After-School Detention, Summer Completion, PAC Committee/ S.T.A.R., Site Council/Consortium, IR&T/IR&S	33	33	33	33	
10.2	Curriculum	33	33	33	33	
Event Compensation/Teachers						
	Activity	Base Year 2008-2009	2009-2010	2010-2011	2011-2012	
8:6	Chaperone	\$69	\$69	\$69	\$69	
8:7	Night Performance-Elementary	82	82	82	82	

District – Wide Activities

Activity	Base Year 2008-2009	2009-2010	2010-2011	2011-2012
PDD Grant Reporter	\$802	\$802	\$802	\$802
PDD Site Coordinators (6)	802 x 6	802 x 6	802 x 6	802 x 6
Public Relations (6)	802 x 6	802 x 6	802 x 6	802 x 6
Web Site Manager/High School	1,925	1,925	1,925	1,925
Web Site Manager/Middle School	1,348	1,348	1,348	1,348
Web Site Managers/Elementary	976 x 4	976 x 4	976 x 4	976 x 4
Schools (4)				
Video Specialist	802	802	802	802
Visual & Performing Arts Coord.	3,304	3,304	3,304	3,304
Asst. Visual & Performing Arts Coord.	N/A	N/A	N/A	N/A

SCHEDULE D ATHLETIC GUIDES

		High School	Store 6	0	
		Base Year	Step One		
Group		2008-2009	2009-2010	2010-2011	2011-2012
<u>Group</u> I	Head Coach	\$8,173	\$8,173	\$8,173	\$8,173
Ī	Assistant Coach	6,029	6,029	6,029	6,029
II	Head Coach	6,806	6,806	6,806	6,806
II	Assistant Coach	5,025	5,025	5,025	5,025
III	Head Coach	5,301	5,301	5,301	5,301
III	Assistant Coach	3,912	3,912	3,912	3,912
IV	Head Coach	4,611	4,611	4,611	4,611
IV	Assistant Coach	3,403	3,403	3,403	3,403
			0 4 1	T	
		Base Year	Step '	1 WO	
Group		2008-2009	2009-2010	2010-2011	2011-2012
<u>Group</u> I	Head Coach	\$8,672	\$8,672	\$8,672	\$8,672
Ĭ	Assistant Coach	6,530	6,530	6,530	6,530
II	Head Coach	7,224	7,224	7,224	7,224
П	Assistant Coach	5,441	5,441	5,441	5,441
III	Head Coach	5,624	5,624	5,624	5,624
Ш	Assistant Coach	4,234	4,234	4,234	4,234
IV	Head Coach	4,893	4,893	4,893	4,893
īV	Assistant Coach	3,682	3,682	3,682	3,682
			O4 70	VI	
		Base Year	Step T	nree	
Group		2008-2009	2009-2010	2010-2011	2011-2012
I	Head Coach	\$9,174	\$9,174	\$9,174	\$9,174
II	Head Coach	7,639	7,639	7,639	7,639
III	Head Coach	5,944	5,944	5,944	5,944
IV	Head Coach	5,174	5,174	5,174	5,174
	Group I	Football			
	Group II	Basketball, W	restline		
	Group III	·	all, Hockey, Softl	ball, Track, Tenn	is, Swimming,
	-	Volleyball, Go			
	Group IV	Cross Country	, theer tenuing, I	INDUVI IIMUR	

Middle School

	Base Year			
	<u>2008-2009</u>	<u>2009-2010</u>	<u>2010-2011</u>	<u>2011-2012</u>
Interscholastic Basketball				
Head Coach	\$3,494	\$3,494	\$3,494	\$3,494
Assistant Coach	1,237	1,237	1,237	1,237
Interscholastic Wrestling				
Head Coach	3,494	3,494	3,494	3,494
Assistant Coach	1,237	1,237	1,237	1,237
Interscholastic Field Hockey				
Head Coach	3,494	3,494	3,494	3,494
Assistant Coach	1,237	1,237	1,237	1,237
Interscholastic Softball				
Head Coach	3,494	3,494	3,494	3,494
Assistant Coach	1,237	1,237	1,237	1,237

Index

Academic Freedom 5:2.1; 10:1 Assignment for Next Academic Year 5:3.2 Attendance Register 5:4 Board Meetings, public information 4:6.1-2 Building Use 4:1.3 Bulletin Boards 4:1.1 Calendar 5:5.1; 5:3.12 Chaperoned Events 8:6-7 Child Rearing Leave 7:5 Clothing, personal property 6:1.4; 6:1.7 Conformity to Law 5:1.3; 13:1; 13:3; 14; 16 Compensation 5:3.6; 5:3.9-11; 13:2 Credit Union 12:1 Criticism, teacher or methods 5:8.9-10 Curriculum 4:6.3; 8:2-3; 10 Death in the Family 7:2 Disability Plan, voluntary 4:3.2 Discipline, teachers 5:1.1-2; 5:8.6-7; 5:8.9-10; 6:2.5-6 Dues Deductions 4:3.1 **Duties 5:3.4** Early Dismissal 5:3.12 **Emergency School Closing 5:7** Equipment Use 4:1.4 Evaluations 5:8 Evening Meetings 5:9.2 Faculty Meetings 5:9.1 Family Medical Leave Act 7:10 Grievances 3: 9:2: 9:5 Home Instruction 8:1; 8:4 In Service 4:6.3; 5:5.3 Interruptions 5:6 Involuntary Assignments 5:3.1 Job Postings 8:1-3; 9:3; 9:3.1; 9:4; 9:6 Jury Duty 7:7 Just Cause 5:8.6-7; 5:8.9-10 Leaves, unpaid 7:8 Lunch 5:3.3 Mailboxes 4:1.2 Medical Benefits 11:4, 11:5; 11:7; Schedule B POS, PPO 11:1 Dental 11:3 Prescription 11:2 Meetings 4:5; 4:6.4; 5:9; 5:13; 6:2.5-6 Military Leave 7:9 Monies Collected 5:12

No Reprisal Clause 5:1.4; 18 Nondiscrimination 2 Non-tenured Teachers 5:1.2-4

Observations 5:8.1-5 Officer's Rights 4:2.1-4; 4:4; 4:6.4 Open House 5:9.2

Parent Conferences 5:9.2
Past Practices 4:6.5; 15:2
Pay Dates 12:3
Perfect Attendance 7:1.5
Personal Days 7:3
Personnel File 5:8.3; 5:8.6-8; 5:8.10
Preparation Periods, academic, departmentalized 5:3.5; 5:3.8
Preparation Time 5:3.7
Prescribed Methodology 5:2.3
Professional Days 7:4
Pupil Grades 5:11

Recognition I
Released Time for Officers 4:2
Representation Fee for Nonmembers 4:3.3
Restrooms 6:1.3
Retirement 11:8

Sabbatical Leave 7:6
Salary Increase, Lane Change 12:2
School Day 5:14
School Year 5:5.2
Sick Leave 7:1; 11:8
Sixth Class, departmentalized 5:3.8
Solicitation 5:13
Substitute Lesson Plans 5:5.5
Summer School 8:1.2; 8:4-5

Union Meeting Following Faculty Meeting 4:5 Unsafe Conditions 6:1.5-6

Workshops 8:2-3; 10:2; 11:6

MONROE TOWNSHIP EDUCATION ASSOCIATION

206 Hoffman Avenue Williamstown, New Jersey 08094

(856) 740-6800

Negotiations Team

Bradley S. McQuillan, Chairperson
Stephen J. Balaity, Sr.
RitaAnna M. Bell
Elizabeth M. Engel
Kent D. MacDougall
Valencia T. Nichols
Patricia M. Skalka
Paul A. VanHouten, Jr.
Gerald A. Votta
Jon C. Woodward

MONROE TOWNSHIP BOARD OF EDUCATION

75 East Academy Street Williamstown, New Jersey 08094 (856) 629-6400

Board of Education

Valerie Mercurio, President
Michael Hamilton, Vice President
Michael Brandimarto
George Caruso
Paul Craig
Kelly Enders
Robert Graham
Thomas O. Reed
Josephine Staffieri

Anthony Ayres, Past Member John Lengemann, Past Member Frederick Straub, Jr., Past Member

Negotiations Team

John Armano, Negotiator Valerie Mercurio Robert Graham Thomas O. Reed

Anthony Ayres, Past Member John Lengemann, Past Member Vincent Tarantino, Past Member