

MEMORANDUM OF AGREEMENT
WHITE COLLAR UNION NEGOTIATIONS

- 1) Term of contract: 3 year contract, January 1, 2012 – December 31, 2014
- 2) Adjustment is made to the retirement benefit threshold from \$2500 to \$3000, as explained in Article 21, Section 2 of the Collective Bargaining Agreement between Township of Wantage and United Public Service Employees Union Covering White-Collar Employees
- 3) Salaries: Using the annual salary of an employee as of 12/31/11 for the starting base figure, an increase of 2% shall be added to the 2011 Base Salary for the year 2012, pro-rated effective September 1, 2012. An increase of 2% shall be added to the annual 2012 base salary effective January 1, 2013. An increase of 2% shall be added to the annual 2013 base salary effective January 1, 2014. The value of the pro-rated 2% increase from January 1, 2012 to August 31, 2012 shall be added to the annual base salary of the employees as follows: 50% of the said increase shall be added to the annual base salary as of January 1, 2013, and 50% of the said increase shall be added to the annual base salary as of January 1, 2014. The dollar value of each employee's salary for 2012, 2013 and 2014 is as reflected in the Appendix A spreadsheet, attached to this Memorandum of Agreement.
- 4) Employees agree to maintain the health benefits plan which was in effect for the previous contract term, up through August 31, 2012.
- 5) Effective September 1, 2012, each full time employee of the Union shall have enrolled in either the "Aetna HMO Coverage Plan" or the "Aetna Preferred Plan", as explained by Appendix B to this agreement. An employee may choose either plan coverage, at their own personal discretion.
- 6) Any full time employee hired after September 1, 2012 shall be enrolled in the "High Deductible Plan", also as explained in Appendix B. No other option shall be available for health plan coverage of any full time employee hired after September 1, 2012.

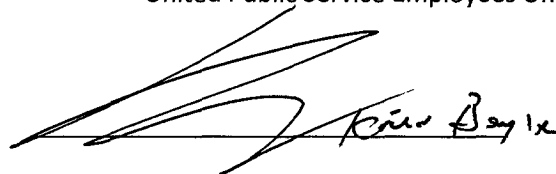
All other terms and conditions of employment remain unchanged from the Collective Bargaining Agreement between the Township of Wantage and United Public Service Employees Union Covering White-Collar Employees which was in effect January 1, 2010 through December 31, 2011.

Signed:

Wantage Township

United Public Service Employees Union


_____ *Wm. Gaechter*


_____ *Kevin Bayle*

Dated: 7/12/12

Dated: 6/15/12

APPENDIX
B

TOWNSHIP OF WANTAGE

Sussex County, New Jersey

Health Benefit Plan Comparison - Proposed Model Plan Options

2012 Rates	Aetna Patriot V		Aetna High Deductible Plan	
	Medical	RX	Medical & RX	
Single	\$698	\$253	\$713	
Parent/Child	\$1,030	\$303	\$1,000	
Husband/Wife	\$1,532	\$481	\$1,532	
Family	\$1,897	\$592	\$1,799	
Census 7/11	Monthly		Monthly	
5 - Single	\$3,490	\$1,265	\$3,565	
4 - P/C	\$4,120	\$1,212	\$4,000	
6 - HAW	\$9,312	\$2,946	\$9,192	
11 - Family	\$19,877	\$6,542	\$19,789	
Monthly Total	\$36,799	\$11,935	\$36,546	
Medical & RX Combined	\$48,734		\$36,546	
Blended % Savings	N/A		-25.01%	
Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Referrals or Open Access	Referrals Required		Open Access	
Deductible	N/A	\$100/\$200	\$1,200 Single/\$2,400 Family (Entire Family Deductible Must Be Met Before Plan Pays Any Benefits)	
Maximum OOP	N/A	\$2,000/\$4,000	\$5,500/\$11,000	
Copay	\$5	70% After Deductible	80% After Deductible	50% After Deductible
Preventive Care Adult	\$5 Copay	Not Covered	100% (Deductible Waived - One Annual Exam & Related Tests)	Not Covered
Preventive Care Child	\$5 Copay	100% (Deductible Waived)	100% (Deductible Waived)	Not Covered
X-Rays & Lab	100%	70% After Deductible	80% After Deductible	50% After Deductible
Hospital In-Patient	100%	70% After Deductible	80% After Deductible	50% After Deductible
Surgery	100%	70% After Deductible	80% After Deductible	50% After Deductible
Emergency Room	\$25 Copay Waived if Admitted	\$25 Copay (Waived if Admitted) Then 70% After Deductible	80% After Deductible	50% After Deductible
Infertility - Diagnostic	\$5 Copay	70% After Deductible	80% After Deductible	50% After Deductible
Advanced Reproductive Technology	100% 4 Attempts / Lifetime	70% After Deductible	80% After Deductible	Not Covered
Pregnancy	\$5 Copay (1st Visit Only)	70% After Deductible	80% After Deductible	50% After Deductible
Chiropractic	\$5 Copay (Limited to 60 Visits)	70% After Deductible	80% After Deductible	50% After Deductible
Therapy Speech, Physical, Occupational	\$5 Copay (Limited to 60 Visits per Incident)	70% After Deductible	80% After Deductible	50% After Deductible
Skilled Nursing Facility	100% (100 Days Per Year)	70% After Deductible (240 Days Per Year)	80% After Deductible	50% After Deductible
RX	\$10/25/40		20% Coinsurance Card	Not Covered

APPENDIX
B

TOWNSHIP OF WANTAGE

Sussex County, New Jersey

Health Benefit Plan Comparison - Proposed Model Plan Options

2012 Rates	Aetna Patriot V		Aetna Preferred Plan	
	Medical	RX	Medical & RX	
Single	\$698	\$253	\$875	
Parent/Child	\$1,030	\$303	\$1,226	
Husband/Wife	\$1,552	\$491	\$1,880	
Family	\$1,897	\$592	\$2,207	
Census 7/11	Monthly		Monthly	
5- Single	\$3,490	\$1,265	\$4,375	
4- P/C	\$4,120	\$1,212	\$4,904	
6- H/W	\$9,312	\$2,046	\$11,280	
11- Family	\$19,877	\$6,512	\$24,277	
Monthly Total	\$36,799	\$11,955	\$44,836	
Medical & RX Combined	\$48,754		\$44,836	
Blended % Savings	N/A		-8%	
Benefits	In-Network		Out-of-Network	
Referrals or Open Access	Referrals Required		Open Access	
Deductible	N/A	\$100/\$200	\$500/\$1,000	
Maximum OOP	N/A	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$8,000
Copay	\$5	70% After Deductible	\$20/\$40	60% After Deductible
Preventive Care Adult	\$5 Copay	Not Covered	100% (Deductible Waived - One Annual Exam & Related Tests)	Not Covered
Preventive Care Child	\$5 Copay	100% (Deductible Waived)	100% (Deductible Waived)	Not Covered
X-Rays & Lab	100%	70% After Deductible	80% After Deductible	60% After Deductible
Hospital In-Patient	100%	70% After Deductible	80% After Deductible	60% After Deductible
Surgery	100%	70% After Deductible	80% After Deductible	60% After Deductible
Emergency Room	\$25 Copay Waived if Admitted	\$25 Copay (Waived if Admitted) Then 70% After Deductible	\$100 Copay Then 80% Deductible Waived	\$100 Copay Then 60% Deductible Waived
Infertility - Diagnostic	\$5 Copay	70% After Deductible	80% After Deductible	60% After Deductible
Advanced Reproductive Technology	100% 4 Attempts / Lifetime	70% After Deductible	80% After Deductible	60% After Deductible
Pregnancy	\$5 Copay (1st Visit Only)	70% After Deductible	80% After Deductible	60% After Deductible
Chiropractic	\$5 Copay (Limited to 60 Visits)	70% After Deductible	\$40 Copay (Combined Limit of 30 Visits Per Cal. Year)	60% After Deductible (Combined Limit of 30 Visits Per Cal. Year)
Therapy Speech, Physical, Occupational	\$5 Copay (Limited to 60 Visits per Incident)	70% After Deductible	\$40 Copay (Combined Limit of 30 Visits Per Cal. Year)	60% After Deductible (Combined Limit of 30 Visits Per Cal. Year)
Skilled Nursing Facility	100% (100 Days Per Year)	70% After Deductible (240 Days Per Year)	80% After Deductible	60% After Deductible
RX	\$10/25/40		20% Coinsurance Card	

APPENDIX
B

TOWNSHIP OF WANTAGE
Sussex County, New Jersey

Health Benefit Plan Comparison - Proposed Model Plan Options

2012 Rates	Aetna Patriot V		Aetna HMO
	Medical	RX	Medical & RX
Single	\$698	\$253	\$922
Parent/Child	\$1,110	\$303	\$1,293
Husband/Wife	\$1,652	\$491	\$1,982
Family	\$1,807	\$592	\$2,327
Census 7/11	Monthly		Monthly
5- Single	\$3,496	\$1,265	\$4,610
4- PIC	\$4,120	\$1,212	\$5,172
6- H/W	\$2,312	\$2,946	\$11,892
11- Family	\$19,877	\$6,542	\$25,597
Monthly Total	\$36,799	\$11,935	\$47,271
Medical & RX Combined	\$48,734		\$47,271
Blended % Savings	N/A		-3.00%
Benefits	In-Network	Out-of-Network	In-Network Only
Referrals or Open Access	Referrals Required		Open Access
Deductible	N/A	\$100/\$200	None
Maximum OOP	N/A	\$2,000/\$4,000	None
Copay	\$5	70% After Deductible	\$10
Preventive Care Adult	\$5 Copay	Not Covered	100% No Copay Applies
Preventive Care Child	\$5 Copay	100% (Deductible Waived)	100% No Copay Applies
X-Rays & Lab	100%	70% After Deductible	100% No Copay Applies
Hospital In-Patient	100%	70% After Deductible	100% No Copay Applies
Surgery	100%	70% After Deductible	100% No Copay Applies
Emergency Room	\$25 Copay Waived if Admitted	\$25 Copay (Waived if Admitted) Then 70% After Deductible	100% After \$35 Copay
Infertility - Diagnostic	\$5 Copay	70% After Deductible	Diagnosis Covered - After \$10 Copay Treatment Covered with Limitations - After \$10 Copay
Advanced Reproductive Technology	100% 4 Attempts / Lifetime	70% After Deductible	
Pregnancy	\$5 Copay (1st Visit Only)	70% After Deductible	\$10 Copay (1st Visit Only)
Chiropractic	\$5 Copay (Limited to 60 Visits)	70% After Deductible	\$10 Copay (Limited to 20 Visits) PCP Referral Required
Therapy Speech, Physical, Occupational	\$5 Copay (Limited to 60 Visits per Incident)	70% After Deductible	\$10 Copay (Limited to 60 Visits Per Condition)
Skilled Nursing Facility	100% (100 Days Per Year)	70% After Deductible (240 Days Per Year)	100% No Copay Applies (120 Days Per Calendar Year)
RX	\$10/25/40		\$5/10/20 Mail Order \$5/15/25 For Up to 90 Day Supply

APPENDIX A OF WHITE COLLAR COLLECTIVE BARGAINING AGREEMENT FOR 2012 - 14

APPENDIX A

	From 1/1/12 to 3/31/12		From 9/1/12 to 12/31/12		CY 2013		CY 2014	
	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Christine Von Oesen, Assistant Clerk	\$ 47,392	\$ 48,340	\$ 49,623	\$ 50,931				
Christine Von Oesen, Registrar	\$ 3,530	\$ 3,601	\$ 3,697	\$ 3,795				
Nancy Van Horn	\$ 35,472	\$ 36,181	\$ 37,141	\$ 38,120				
Arlene DeLaOsa	\$ 21,815	\$ 22,251	\$ 22,841	\$ 23,291				
Stella Salazar	\$ 29,498	\$ 30,088	\$ 30,887	\$ 31,701				
Kim Moore	\$ 40,820	\$ 41,636	\$ 42,741	\$ 43,868				
Rosanne Werner	\$ 37,690	\$ 38,444	\$ 39,464	\$ 40,504				
Joseph Konopinski	\$ 3,959	\$ 4,038	\$ 4,145	\$ 4,254				
Jeanne McBride	\$ 23,178	\$ 23,642	\$ 24,271	\$ 24,748				
Tania Ell	\$ 45,000	\$ 45,900	\$ 47,118	\$ 48,360				
Lauren McIntosh	\$ 15,600	\$ 15,912	\$ 16,334	\$ 16,765				
Rachael Nestel	\$ 15,600	\$ 15,912	\$ 16,334	\$ 16,765				
Dennis Negele	\$ 6,305	\$ 6,431	\$ 6,602	\$ 6,776				
Amy Heater, Security Attendant	\$ 5,184	\$ 5,288	\$ 5,428	\$ 5,572				
Bob Schultz	\$ 18,535	\$ 18,906	\$ 19,408	\$ 19,920				
John Wyckoff	\$ 12,542	\$ 12,793	\$ 13,132	\$ 13,478				
Kevin Kervatt	\$ 60,601							