ARTICLES, STATEMENTS, AND SALARY SCHEDULES AGREED TO FOR

July 1, 2015 to June 30, 2018

Between the

HAMILTON TOWNSHIP DISTRICT DIRECTORS' ASSOCIATION

AND THE

HAMILTON TOWNSHIP BOARD OF EDUCATION

Adopted by the

Hamilton Township Board of Education

Date: _____

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ARTICLE I PHILOSOPHY

Section 1.01 Professional Recognition

a) The Hamilton Township Board of Education recognizes that the Hamilton Township District Directors' Association (HTDDA) is part of a profession which requires extensive experience and educational qualifications. Further, that the success of the district's comprehensive educational program depends upon the successful management and supervision of its staff and administrative teams, compliance with its policies and adherence to district regulations.

Section 1.02 Support of the Board of Education

a) The Hamilton Township District Directors' Association staff will work professionally and harmoniously with the district staff under its supervision to further the cause of good education in this district while upholding Board policies. The HTDDA staff will lend its professional knowledge to the Board in assisting in the development of Board policy; and will furthermore support the final Board policies and act as its representative.

Section 1.02 Management Team Concept

a) The Board of Education and the Hamilton Township District Directors' Association recognize that the Hamilton Township School District can become more efficient in the administration of its schools through joint participation of all members of the management team, thereby bringing the best education to the children of Hamilton Township.

Section 1.04 Major Decisions

a) The Board recognizes that the Hamilton Township District Directors' Association is part of the management team working with the Superintendent, Assistant Superintendent, and Members of the Board of Education. As such, the Hamilton Township District Directors' Association will be consulted and have input on decisions affecting the administration of the schools.

Section 1.05 Meetings

a) In keeping with the spirit of "Team Management" and the need to maintain communication, the Board of Education, the Superintendent or a committee thereof will meet with the Association's Executive Board periodically as requested by either party. The Board and the Association heartily endorse the development of a management "Communication Committee" as a vehicle by which a common understanding can be facilitated. An attempt shall be made first to resolve concerns through normal administrative channels.

ARTICLE II RECOGNITION

Section 2.01 In accordance with Chapter 303, Public Laws of 1968, the Board hereby recognizes the Association as the exclusive and sole representative for the collective negotiations concerning the terms and conditions of employment for all personnel with unit titles of Director of Elementary Education, Director of Human Resources, Director of Student Services and Programs, and Director of Secondary Education.

Section 2.02 Unless otherwise indicated the term "Director", when used hereinafter in the Agreement, shall refer to all employees represented by the Association in the negotiating unit as defined above.

Section 2.03 In recognizing the Association as the exclusive representative of the listed district Director's positions, it follows that the Board grants the Association similar rights granted to other employee groups, the access to public information, use of buildings and school equipment after school hours when they are not being utilized for the school program.

ARTICLE III NEGOTIATION OF SUCCESSOR AGREEMENT

Section 3.01 The parties agree to enter into collective negotiations in accordance with N.J.S.A.34:13A-5.3, in a good-faith effort to reach agreement concerning the terms and conditions of employment. Negotiations shall begin no later than November 1 of the calendar year preceding the calendar year in which this Agreement expires. Any Agreement so negotiated shall apply to all Directors, be reduced to writing, and shall be signed by the Board and the Hamilton Township District Directors' Association upon adoption by the Board and the Hamilton Township District Directors' Association.

Section 3.02 This Agreement shall not be modified in whole or in part by the parties except by an instrument in writing duly executed by both parties.

Section 3.03 This Agreement incorporates the entire understanding of the parties on all matters which were or could have been the subject of negotiations. During the term of this Agreement, neither party shall be required to negotiate with respect to any such matter whether or not covered by this Agreement and whether or not within the knowledge or contemplation of either or both of the parties at the times they negotiated or executed this Agreement.

3 4	Se	ction	4.01 Definition
5 6 7 8		a loss	erm "grievance" is a claim by an employed Director that he/she has suffered s or injury as a result of misinterpretation, misapplication, or violation of this ement.
9 10	Se	ection	4.02 Procedure
11 12	a)	Filing	a Grievance
13 14 15		(i)	A grievance may be filed by a grievant, (an individual Director, a group of Directors, or by the Association).
16 17 18 19		(ii)	A grievance to be considered under this procedure must be initiated by the aggrieved within twenty (20) days of its occurrence when the Director knew or should have known of the event.
20 21	b)	Failur	re to Communicate a Decision
22 23 24 25		(i)	Failure at any step to communicate the decision on a grievance within the specified time limitation shall permit the aggrieved to proceed to the next step.
26 27 28 29		(ii)	Failure at any step of the procedure to appeal a grievance in writing to the next step within the specified time limits shall be deemed to constitute an acceptance of such response.
30	Se	ction	4.03 Grievance Levels
31 32 33		a) Inf	formal
34 35 36 37 38 39		(i)	An individual Director who has a grievance shall discuss it first with the immediate supervisor. If the immediate supervisor is unavailable, the grievance shall be discussed with the Superintendent. The grievant shall present the source of the grievance in an attempt to resolve the matter informally. In the event the matter is not resolved at the informal level, the following procedures shall become applicable.
40 41		b) Le	evel One • Superintendent of Schools
42 43 44 45 46 47		(i)	If the problem is not resolved to the satisfaction of the grievant at the informal level, the grievant, no later than ten (10) work days after the conclusion of informal discussion, shall submit the grievance in writing to the Superintendent. The written grievance to the Superintendent must state the matter previously discussed with the immediate supervisor or

ARTICLE IV GRIEVANCE PROCEDURE

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 Superintendent and the dissatisfaction with the informal decision. The Superintendent shall, within forty-five (45) work days of receipt of the written grievance, communicate a decision in writing to the grievant.

c) Level Two • Board of Education

(i) If the grievance is not resolved to the satisfaction of the grievant, the grievant, no later than fifteen (15) work days after the receipt of the Level One decision, may request a review by the Board of Education. The request shall be submitted in writing through the Board Secretary, who shall attach all related papers and forward the request to the Board of Education. The Board or a Committee thereof, shall review the grievance and hold a hearing with the grievant and shall communicate its decision on the grievance within sixty (60) work days of receipt of the Level Two grievance.

d) Level Three • Arbitration

- (i) If the decision of the Board does not resolve the grievance to the satisfaction of the grievant, notice of intention to proceed to advisory arbitration shall be given to the Board through the Superintendent within fifteen (15) work days after the receipt of the decision which is being appealed, and the Association's Demand for Advisory Arbitration must be filed within thirty (30) work days of service of the notice of intention. Where, however, an individual grievant elects to proceed without the Association's concurrence, the costs shall not be borne or shared by the Association or the Board. The number of issues submitted to advisory arbitration will be limited to no more than four per year (July 1 to June 30).
- (ii) The grievance, if not resolved by timely resort to the foregoing procedure shall be subject to arbitration initiated and conducted under the rules of the Public Employment Relations Commission. The arbitrator shall be limited to the issues submitted and shall consider nothing else. The arbitrator can add nothing to, nor subtract anything from, the Agreement between the parties. The results of such advisory arbitration shall not be binding on the parties. Only the Board, the grievant, and the Association shall be given copies of the arbitrator's opinion and award.

Section 4.04 Right to Representation

Rights of administrators to representation shall be as follows:

- a) Rights of administrators to representation shall be as follows:
 - (i) Any grievant may be represented at all stages of the grievance procedure by himself, or, at his option, by a representative(s) and/or an attorney selected and approved by the Association.

- (ii) When a grievant is not represented by the Association in the processing of a grievance, the Association shall, at the time of submission of the grievance to the Superintendent or at any later level, be notified in writing that the grievance is in process, and have the right to be present and present its position in writing to all hearing sessions held concerning the grievance, and shall receive a copy of all decisions rendered.
- (iii) The Board and the Association shall assure the individual freedom from restraint, interference, coercion, discrimination, or reprisal in presenting his appeal with respect to his personal grievances.

Section 4.05 Separate Grievance File

a) All documents, communications and records dealing with the processing of a grievance shall be filed in a separate grievance file and shall not be kept in the personnel file of any of the participants.

Section 4.06 Meetings and Hearings

a) No meeting or hearing conducted under this procedure shall be public. The only parties in attendance shall be the parties in interest and the designated or selected representatives contemplated in this article. When meetings are conducted under this procedure, the grievant and the Association president shall be excused from work.

Section 4.07 Costs

- a) Each party will bear the total cost incurred by them. The fees and expenses of the arbitrator are the only costs which will be shared by the two parties and such costs will be shared equally.
- b) Time lost by any grievant and/or his representative(s) due to arbitration proceedings shall not be charged to personal time nor shall there be any loss in pay.

Section 4.08 General Guidelines

- a) All appeals taken past the immediate superior of the aggrieved party must be stated in writing.
- b) All time limits stated within this procedure must be strictly adhered to unless an extension is mutually agreed upon in writing by both parties.
- c) The aggrieved party and his/her representatives shall have the right to be present at all hearings conducted at every step following the informal step of the grievance procedure.

- d) There will be no suspension of a grievance procedure when schools are not in session except by mutual consent of the parties.
- e) The aggrieved shall have the right to present the appeal or designate the Association to accompany him/her at any step in the appeal.
- f) All documents, communications, and records dealing with the processing of a grievance shall be filed in a separate file and shall not be kept in the personal file or any of the participants. However, an accidental filing will be removed immediately and no grievance will be initiated.

ARTICLE V BENEFITS

Section 5.01 Medical Benefits

- a) The Board of Education will provide health care coverage at the level of benefits that existed as of July 1, 1997. An employee may choose the individual, parent and child, husband and wife, or family plan. Domestic Partners certified and approved with the State of New Jersey prior to February 19, 2007, will be entitled to Health Benefit coverage. All other employees must be certified with the State of New Jersey as a Civil Union in order to be eligible for Health Benefit Coverage. The Director will be responsible, through equal pay period payroll deductions, to pay the annual amount for medical benefits, in accordance with law and regulation, toward the cost of all medical benefits.
- b) The annual amounts shall be taken from the employee's pre-tax salary after the employee has returned the appropriate release form to the Human Resources office.
- c) Any Director who retires shall be allowed to remain as part of the group plans provided by the Hamilton Township Board of Education. The Director shall be responsible for payment of the group rate.

Section 5.02 Dental Plan

- a) The maximum annual benefit per employee and per eligible dependents shall be \$1,250 per calendar year.
- b) Each covered person is eligible for the Carryover Max benefit if less than half of the standard annual maximum is used in the prior benefit year. One quarter of the unused portion of the prior year's standard annual maximum will be added to future year's standard annual maximum. The maximum annual carry over amount is \$500. The accumulated maximum can never exceed the standard annual maximum amount.

- c) The Board of Education shall pay the premium or 100% of the employees and dependents (three-party plan) cost for a dental program in accordance with the provisions of the district policy. 100% P&D, 60-40 Remaining Basic, 50-50 Prosthodontics, 50-50 Orthodontics as per Board group plan.
- d) Dependents are defined to be the employee's spouse (unless legally separated) and unmarried children to age 23 who live in a normal parent-child relationship. Domestic Partners certified and approved with the State of New Jersey prior to February 19, 2007, will be entitled to the Board provided dental plan. All other employees must be certified with the State of New Jersey as a Civil Union in order to be eligible for the Board provided dental plan. Coverage for a child ends on the last day of the benefit month in which the child marries or the last day of the calendar year in which the child attains age 23, whichever comes first. An unmarried dependent child over the limiting age may continue to be covered if incapable of self-support because of a physical or mental handicap commencing prior to reaching the limiting age, provided a physician's certificate is submitted to the provider of dental services.

Section 5.03 Sick Leave

- a) All Directors shall be entitled to twelve (12) sick leave days each school year.
- b) Any Director appointed from outside the district for a shorter term shall only be entitled to one (1) sick day for each month of his/her first year appointment.
- c) Unused sick days shall be accumulated from year to year with no maximum limit
- d) Sick Leave Accumulation
 - (i) Any Director hired on or after July 1, 2009, who has an unused accumulation of sick leave days from another school district in New Jersey, shall be granted credit for one-half of the accumulated number of days from the last district, with a maximum of 85 days. Any Director requesting such days shall present a certificate stating such employee's unused accumulation of sick leave days as of the date of such termination. Such certificate shall be filed within one year of the date of such employment. Accumulated or carry over days shall be used in the order of accumulation.
 - (ii) Sick leave granted to employees hired after July 1, 2009, under the provisions outlined in Section 5.03 (d), (i) above shall not be eligible for reimbursement upon retirement.

Section 5.04 Temporary Leaves of Absence

a) Personal Reasons

- (i) Directors shall be entitled to three (3) personal days in any school year (with full pay). Any personal days not utilized during any school year shall accumulate to the employee's unused sick leave. Any Director appointed for a shorter term shall only be entitled to one (1) personal leave day for every 4 months.
- (ii) One (1) Family Illness day per year shall be granted. Unused Family Illness days may accumulate up to a maximum of three (3) days.

b) Death In Immediate Family

(i) Death in immediate family including immediate in-laws, (immediate family shall be interpreted to mean father, mother, husband, wife, brother, sister, child, grandfather, grandmother, Domestic Partner certified and approved with the State of New Jersey prior to February 19, 2007, Civil Union certified with the State of New Jersey and those related by blood or marriage permanently residing in the household of the employee. Leave shall be granted without loss of pay for up to five (5) consecutive days per occurrence.

c) Absences Not Covered

- (i) Absences not covered by regulations will result in full pay deduction. One week prior approval of the Superintendent of schools is required for all contractual employees.
- (ii) Any emergency or other urgent reason beyond the provisions of the above Personal Leave Policy would necessitate the approval of the Superintendent of Schools and the Board of Education before additional days could be granted. A court summons, necessitating a staff member to be in court through no fault of his/her own, would be an example of an extra day beyond the three (3) which may be approved for full pay.

Section 5.05 Leave of Absence

- a) A Director may take a leave of absence for a one-year period without pay. All such requests must be made sixty (60) days before the leave is to take effect and must be approved by the Superintendent and the Board of Education.
- b) Note: The time limits could be waived in emergency cases.

Section 5.06 Holidays / Vacation Days

- a) All employees covered by this agreement will be granted eighteen (18) regular scheduled holidays.
- b) All employees covered by this agreement shall be entitled to the listed number of vacation days annually.

2015-2018 25 days

- c) A Director shall be entitled to accumulate not more than a total of thirty-four (34) unused vacation days from previous years.
- d) The Superintendent, upon receipt of a written request, may grant in writing the accumulation of additional vacation days in excess of thirty-four (34) days up to seven additional days. A Director will lose said carry over days after the conclusion of the following fiscal year.
- e) Employees may sell back up to five vacation days annually at the per diem rate of 1/260. Notice of intent to sell back shall be provided by June 1 with payment to be issued before August 1.

Section 5.07 Dues

- a) The Board of Education shall pay the annual membership dues of professional associations for each Director not to exceed \$1,000.
- b) Directors may submit non-union professional association dues to the Board of Education for consideration.

Section 5.08 Transportation Allowance

a) Directors shall be reimbursed in accordance with the requirements of N.J.S.A. 18A:11-12 and the regulations promulgated there under for job-related travel on voucher submitted.

Section 5.09 Disability Insurance

a) The Director will be entitled to enroll in any plan provided by a Board approved vendor. The cost of such plan will be paid for in total by the subscribing Directors(s) through payroll deduction.

Section 5.10 Prescription Plan

a) Effective July 1, 2007, the Board of Education shall provide full coverage for a prescription plan with a \$15 co-pay provision for name drugs, and a \$5 co-pay

provision for generic drugs, which co-pay provision shall apply to both retail and mail order drugs, through the prescription plan that was in effect as of July 1, 1997. The Director may choose the individual, parent and child, husband and wife, or family plan. Domestic Partners certified and approved with the State of New Jersey prior to February 19, 2007, will be entitled to the prescription plan. All other employees must be certified with the State of New Jersey as a Civil Union in order to be eligible for the Board of Education prescription plan.

Section 5.11 Retirement

- a) Any Director retiring on or after July 1, 2001 with twenty (20) or more years of service in a state retirement system, upon retirement in accordance with the TPAF and PERS regulation shall receive 50% of the daily rate of pay for all accumulated unused sick days to a maximum amount of \$35,000.
- b) Upon retirement, Directors shall receive a lifetime (employee and dependents) paid coverage in the Board's Dental Plan. Domestic Partners certified and approved with the State of New Jersey prior to February 19, 2007, will be entitled to the Board's Dental Plan. All other employees must be certified with the State of New Jersey as a Civil Union in order to be eligible for the Board's Dental Plan. The Director must have served twenty-five (25) years of creditable service in a state retirement system (TPAF and/or PERS), with at least ten (10) years in the Hamilton Township School District to be eligible for Board paid dental coverage in retirement.

Section 5.12 Longevity

- a) Employees that are employed by the District as of June 30, 2015 will be eligible for longevity pay.
- b) Employees hired from outside the District on or after July 1, 2015 shall not be eligible for longevity pay.
- c) All eligible Directors who have completed the listed number of years of service by June 30 of the preceding year as an employee in Hamilton Township shall receive the additional cumulative pensionable amounts per year as listed below:

- d) Longevity Schedules 2015-2018:
 - (i) Years
 - 1) 15 \$2,000
 - 2) 20 \$2,100
 - 3) 25 \$2,200
 - 4) 30 \$2,400
 - 5) 35 \$2,600
 - 6) 40 \$2,700

e) All years of service of a longevity eligible employee in the Hamilton Township School District shall count toward longevity service credit. Any unit member employed on or before February 1 of any school year shall receive longevity service credit for that year.

Section 5.13 Section 125 Plan

- a) Effective July 1, 2009 if any director waives health, prescription or dental insurance, said Director shall receive a cash payment equal to 35% of the premium(s) waived. Directors that choose the cash option must reapply each year. Proof of other coverage must be submitted with each request for the cash option.
- b) In addition, the Board shall put in place a Section 125 plan (details included in the Section 125 Addendum). All waivers are subject to the provisions of this Addendum.

Section 5.01, 5.10, and 5.13 Reopeners

- a) If the Hamilton Township Education Association ("HTEA") and the Hamilton Board of Education reach a new Collective Bargaining Agreement modifying the HTEA's health and\or prescription drug benefits that existed in the HTEA Agreement in effect between July 1, 2012 and June 30, 2015, then the Hamilton Board of Education and Directors Association shall reopen and negotiate sections 5.01, 5.10, and 5.13 of this Agreement.
- b) If a) is not triggered, then if, based upon cost projections for health insurance premiums for the period January 1, 2018 through June 30, 2018, it is anticipated that the Board will be subject to a penalty, tax, fine or increased health insurance costs during this period of time as a result of the requirements of the Affordable Care Act ("ACA"), the parties shall reopen Sections 5.01, 5.10, and 5.13 of this Agreement and the parties shall negotiate these sections based upon the impact of the ACA. The Board shall give notice to the Directors Association on or before July 31, 2016 of its intent to reopen this Section if the Board's insurance broker projects a penalty, tax, fine or increased cost as a result of the requirements of the ACA. The Board

shall provide the Association a copy of the document projecting the ACA impact. The Board's insurance broker shall, between April 1, 2016 and June 30, 2016, make the assessment for the potential for a penalty, tax, fine or increased health insurance costs as a result of the requirements of the Affordable Care Act. The Board and the Directors Association shall mutually rely upon the Board's insurance broker's assessment to trigger reopening negotiations of the aforementioned provisions. The Board and the Directors Association shall commence negotiations under this provision on or before October 31, 2016.

ARTICLE VI TRAINING LEVELS RECOGNIZED

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Section 6.01 It is agreed that the level of training will be a factor in the determination of administrative salaries. The cumulative pensionable amounts in addition to base salary are:

> a) MA+15 \$1,500

b) MA+30 \$1,500

c) MA+45 \$1,500

- d) MA+60 \$1,700
- e) Doctorate \$2,000

Section 6.02 Credit for achieving a higher level of training from graduate credits, or their equivalent, earned in a traditional university, the NJEXCEL program, and the NJL2L program will be recognized and approved by the Board of Education during the month of September, prorated and effective retroactive to September 1 for graduate credits earned prior to September 1 and during the month of January prorated and effective February 1 for graduate credits earned prior to February 1.

Section 6.03 Credit for achieving the next higher level of training will be recognized and approved by the Board of Education upon recommendation by the Superintendent of Schools.

ARTICLE VII PROMOTION POLICY

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Section 7.01 A notice of vacancy in all Director positions shall be sent to the Association three (3) weeks before the final date when applications must be submitted. The notice of vacancy shall set forth the title of the position, the salary range, and deadline for application. It is understood that the Board will not change the qualification for any position unless said position is re-advertised.

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Section 7.02 When serving in an acting position which is rated higher for more than two (2) weeks, the Director will receive the raise and benefits of that position retroactive to the day of official assignment.

Section 7.03 Any newly appointed director shall receive an increment on July 1.

ARTICLE VIII BASE SALARY INFORMATION

Section 8.01 Effective July 1, 2015, the 2015-2018 salaries for each Director shall be increased by the following percentage:

- a) 2015-16: 1.95% to be applied to the 2014-15 base salary (not including longevity or training levels/degree differentials). The salary increase is inclusive of the cost of increments. The salary increase is retroactive to July 1, 2015.
- b) 2015-16: \$1,120 will be added to the salary of all unit members.
- c) 2016-17: 1.95% to be applied to the 2015-16 base salary (not including longevity or training levels/degree differentials). The salary increase is inclusive of the cost of increments.
- d) 2016-17: \$605 will be added to the salary of all unit members.
- e) 2017-18: 1.95% to be applied to the 2016-17 base salary (not including longevity or training levels/degree differentials). The salary increase is inclusive of the cost of increments.
- f) 2017-18: \$650 will be added to the salary of all unit members.

Section 8.02 The salaries of all employees covered by this Agreement shall be paid in twenty-four (24) equal installments at the rate of two (2) installments per month on the 15th and 30th or last day of February. If either the 15th or 30th or last day of the month falls on a weekend, holiday, or other day when school is closed, then payment shall be made on the workday immediately prior to that date.

<u>ARTICLE IX DURATION OF AGREEMENT</u>

Section 9.01 All benefits, privileges and procedures contained within this agreement shall be in effect for the period of time beginning July 1, 2015 to June 30, 2018.

ARTICLE X MISCELLANEOUS

Section 10.01 If any provision of this agreement or any application of this agreement to any employee or group of employees is held contrary to law, then such provision or application shall not be deemed valid and subsisting, except to the extent permitted by law, but all other provisions or applications shall continue in full force and effect.

Section 10.02 No Director shall be disciplined, reduced in rank or compensation, or deprived of any professional advantage without just cause. Any such action asserted by the Board, or any agent or representative thereof, shall be subject to the grievance procedure and the limitations as set forth in Article IV.

In witness whereof, the Association after ratification by its membership has caused this agreement to be signed by its President and its Secretary and the Board after ratification in public meeting has caused this Agreement to be signed by its President and attested by its Secretary all on the date and year written herewith. HAMILTON TOWNSHIP BOARD OF EDUCATION By: **Board President** Date Attest: Business Administrator/Board Secretary Date HAMILTON TOWNSHIP DISTRICT DIRECTORS' ASSOCIATION By: President Date Attest: Secretary Date

1 2			SECTION 125 ADDENDUM
2 3 4	1.	In-W	riting Requirement
5 6 7 8		docu	ection 125 Plan must have a separate written plan document (an interna ment that the employer maintains.) This plan shall be available to oyees.
9 10		The f	following information must be included:
11 12		a)	Specific description of the benefits available (as per Article IV).
13 14 15 16 17 18 19		b)	Procedures governing participant's election under the law - This election shall allow employees to choose between non-taxable health care coverage and taxable cash at the beginning of each plan year (July 1). This option will be limited to payments made by the Board on behalf of its employees for health and prescription benefits. This plan shall not include a flexible spending option.
20 21 22 23 24		c)	Procedures whereby employees will continue current coverage unless they specifically request the cash option in writing with submission of proof of other coverage, prior to the beginning of each plan year (July 1 for a ful year - July 1- June 30).
25 26 27 28 29 30 31		d)	Procedures by which coverage, without consideration of pre-existing health conditions will be restored within 30 days of the restoration request. Coverage will be restored only upon proof of loss of coverage. It is the employee's responsibility to notify the Board in writing if benefits are lost for any reason. Upon notification the employee shall complete an application to restore coverage.
32 33		e)	Procedures for the payment of the cash options (as per Article V):
34 35 36 37			Reimbursement will be provided at the end of the fiscal year in June and will be prorated if benefits were reinstated at any time during the fiscal year.
38 39	2.	Discl	osure to Employee
40 41 42 43 44 45 46		a)	The elements of the Section 125 written plan document must be disclosed to employees. Disclosure may be in a booklet, or other suitable form distributed to employees referred to as a summary plan description (SPD). In addition, elements may be subject to the reporting and disclosure requirements of ERISA.

1 2 3		 b) Under ERISA (and as a matter of common sense) information provided to participants should be "written in a manner calculated to be understood by the average plan participant"
4 5 6 7		c) Description of the benefits and procedures as outlined above to be followed requesting revocation of the cash option choice in the event of loss of coverage.
8 9	3.	Administrative Information
10 11		This information should include data such as:
12 13 14 15 16 17 18 19		 a) Name of the plan b) Name and address of employer or a representative c) Employer Identification Number d) Type of plan e) Start and end of the plan year f) Type of administration
20 21	4.	Eligibility and Benefits Information
22 23 24		The following are the minimum requirements for eligibility and benefits information:
25 26 27		 a) A description of benefits available under the plan b) Requirements for participation and benefits
28 29	5.	Loss of Benefits Information
30 31		 Employees must choose the cash option prior to each plan year (July 1) for a full year (July 1 to June 30).
32 33 34 35 36		b) Proof of other coverage must be submitted with each request for the cash option. Proof of loss of coverage must be provided before benefits can be restored.
37 38	6.	Reporting Requirements
39 40 41 42 43 44 45		Reporting requirements for Section 125 plans are satisfied by completing the applicable IRS form.
46 47		