

AGREEMENT

BETWEEN

CAMDEN COUNTY BOARD OF CHOSEN FREEHOLDERS

AND

SUPERIOR OFFICERS, CORRECTIONS PBA LOCAL 351-A

January 01, 2006 through December 31, 2008

Initials: Freeholder

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Warden

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PBA

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PREAMBLE

This Agreement entered into this 17th day of July, 2006 by and between the CAMDEN COUNTY BOARD CHOSEN FREEHOLDERS, hereinafter called "COUNTY, and POLICEMEN'S BENEVOLENT ASSOCIATION LOCAL NUMBER 351-A, SUPERIOR OFFICERS, CORRECTIONS, hereinafter called the "ASSOCIATION", has as its purpose the promotion of harmonious relations between the County and the Association; the establishment of an equitable and peaceful procedure for the resolution of differences; and the establishment of rates of pay, hours of work, and other conditions of employment, and represents the complete and final understanding on all bargainable issues between the County and the Association.

ARTICLE I RECOGNITION

Section 1

The County recognizes the PBA Superior Officers as the sole bargaining agent for the Deputy Wardens, Captains and Lieutenants in the Camden County Department of Corrections.

Section 2

The Rules and Regulations of the New Jersey Department of Personnel that apply to the employees covered by this contract are hereby acknowledged to be part of this Agreement.

ARTICLE II CHECK OFF

Section 1

The County agrees to deduct PBA Local #351-A, Superior Officers, Corrections membership dues each month from the pay of those employees who request in writing that such membership deductions be made. The Treasurer of PBA shall certify the amounts deducted to the County and the aggregate deductions of all employees shall be remitted monthly to the Treasurer of PBA, together with a list of all employees for whom deductions were made.

Section 2

Any revocation of the aforesaid authorization to deduct dues shall be made by the employee in writing and in duplicate with the original sent to PBA and a copy to the Treasurer of Camden County, and in accordance with the provisions of NJSA 52:14-15, 9e as may be amended. Such revocation shall be to all deductions as of January 1, or July 1, next succeeding the date of which such revocation is filled.

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Section 3

The Union shall indemnify, defend, and save the County harmless against any and all claims, demands, suits, or other forms of liability that shall arise out of or by reasons of action taken by notice of the Union to the County of in reliance upon the official notification on the letterhead of the Union and signed by the President of the Union or by his expressly designated representative.

**ARTICLE II-A
AGENCY SHOP**

Section 1

The county agrees to deduct the fair share fee from the earnings of those employees who elect not to become members of the Association and to transmit the fee to the majority representative.

Section 2

The deduction shall commence for the employee who elects not to become a member of the Association during the month following written notice from the Association of the amount of the fair share assessment must also be furnished to the New Jersey Public Employment Relations Commission.

Section 3

The fair share fee for services rendered by the Association shall be in an amount equal to the regular membership dues, initiation fees and assessments of the Association less the cost of benefits financed through the dues and available only to the members of the Association, but in no event shall the fee exceed eighty-five (85%) percent of the regular membership dues, fees and assessments.

Section 4

The sum representing the fair share fee shall not reflect the cost of financial support of political causes of candidates, except to the extent that it is necessary for the Association to engage in lobbying activity designed to foster its policy goals in collective negotiations and contract administration, and to secure for the employees it represents which ordinarily cannot be secured through collective negotiations with the County.

Section 5

Prior to January 1 and July 31 of each year, the Association shall provide advance written notice to the New Jersey Public Relations Commission, the County and the total employees within the unit, the information necessary to compute the fair share fee for the services enumerated above.

Section 6

The Association shall establish and maintain a procedure whereby any employee can challenge the assessment as computed by the Association. This appeal procedure shall in no way involve the County or require the County to take any action other than to hold the fee in escrow pending resolution of the appeal.

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Section 7

The Association shall indemnify, defend, and save the County harmless against any and all claims, demands, suits or other forms of liability that shall arise out of or by reason of action taken by the County in reliance upon salary deduction authorization cards of the fair share assessment information as furnished by the Association on the County, or in reliance upon official notification on the letter-head of the Association and signed by the President of the Association advising of such changed deduction.

**ARTICLE III
SENIORITY**

Section 1

Seniority will be based first on length of time in grade with permanent status and second by length of service with permanent status. Temporary and provisional time will not be included in any calculation of seniority. With regard to all incidents of employment, seniority in the Department shall be one of the major factors considered, provided the employees involved have equal ability to perform the work involved and/or the employee involved has the ability to perform the work involved. When bidding for promotion and or job, or shift assignment, seniority shall be one of the major factors considered with regard to this procedure, provided the employee has the ability to perform the work involved.

Section 2

An employee having broken service with the County (exclusive of leave of absence), shall not accrue seniority credit for the time when not employed by the County

Section 3

If a question arises concerning two or more employees who were hired on the same date, the following shall apply:

- a) Preference shall be given in accordance with New Jersey Department of Personnel Rules and Regulations, and if not covered therein, then in accordance with the employee's last name in alphabetical order.

Section 4

The County shall maintain an accurate, current seniority roster, containing each employee's date of hire, date of permanent status, classification, pay rate and shall furnish copies to PBA 351-A annually.

Section 5

When openings exist in various job titles covered herein or in titles higher than same, qualifications for such various titles or promotions shall be written so as to consider comparable qualifications of all individuals employed in the Department wherever situated and in accordance with New Jersey Department of Personnel and Rules and Regulations. When the Warden intends to fill vacant positions, (other than Civil Service regulated permanent appointments) seniority in

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the department shall be one of the major factors considered with regard to filling such positions, so long as the employee has the ability to perform the job.

ARTICLE IV WORK SCHEDULES

Section 1

The work schedule will be based on a 40-hour workweek and 8 hours a day. The workweek will commence at 0001 Sunday and end 2400 Saturday.

Section 2

The County through the Warden shall establish the tours of duty and the Warden shall have the right for efficiency of its operations, to make changes in starting and stopping time of the daily work schedule and to vary from the daily and weekly schedule. However, the regular starting time of work shifts will not be changed without notice to the affected Superior Officers, and without having first discussed such changes and the needs for same with representatives of PBA 351-A Superior Officers. This section shall not apply to call-ins or overtime.

Section 3

Where the nature of the work involved requires continuous operations on a 24 hour per day, seven days per week basis, employees will have their schedules arranged in a manner which will ensure, on a rotation basis, that all employees in a given title will insofar as practicable have an equitable share of Saturdays and Sundays off, distributed equitably throughout the year.

Section 4

The regularly scheduled workweek shall consist of five consecutive days, Monday through Friday, inclusive, except for Superior Officers on continuous operations. Work schedules for superior officers on a continuous operation shifts shall be arranged so as to provide at least 4 days off within a given pay period of 14 days. This section will not be violated if a Superior Officers' supervisor asks them to work on their day off.

ARTICLE V OVERTIME

Section 1

Overtime refers to any time worked beyond the regularly scheduled hours of duty as authorized by a supervisor.

Section 2

Overtime shall be paid in cash or compensatory time at the employee's discretion.

Section 3

For the purpose of this article, the work week shall be defined as commencing at 12:01 A.M. on Sunday and ending 12:00 Midnight the following Saturday.

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Section 4

Time and one half the employee's hourly rate of pay shall be paid for work under the following conditions, including shift differential, if any:

- a) All work performed in excess of the employee's regular hours of duty in any one day and shall be based upon shift differential, if any applicable.
- b) All work performed in excess of the employee's regular hours of duty in any one week and shall be based upon shift differential, if any applicable, for which time and one half or double time are paid shall not be included in the base weekly hours.

Section 5

Double time the employee's regular rate of pay (including shift differential, if any) shall be paid for work performed beyond the 16th consecutive hour, and such overtime payment shall include shift differential, if any be applicable.

Section 6

Overtime shall be paid currently or not later than the second pay period after the overtime is performed.

Section 7

Any employee who is required to work during periods other than their regularly scheduled shift shall be paid at the overtime rates including shift differential, if any.

Section 8

Overtime shall be distributed according to seniority, with a list maintained by the supervisor. Acceptance or rejection of overtime will cause the employee's name to be placed at the bottom of the list. Assignments of overtime shall be on a rotating basis. Employees may be required to work a reasonable amount of overtime.

Section 9

The County may eliminate positions for economy reasons subject to New Jersey Department of Personnel Rules and Regulations.

Section 10

Employees may choose to convert Administrative Time into Compensatory Time at the end of each year in lieu of cash payment for same.

Section 11

Employees may choose to take their late relief time in cash or compensatory time and for holiday pay in cash or compensatory time. This option may be exercised on January 1st and June 1st of each year.

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**ARTICLE VI
CALL IN TIME**

Section 1

Any employee who is required to and returns to work during other than their regularly scheduled shift, shall be paid at the appropriate rate, plus shift differential, and be guaranteed not less than two (2) hours overtime pay regardless of the number of hours actually worked. If the employee's call in time work assignment and regular shift overlap, they will be paid time and one half for that period worked prior to the regular shift; thereafter, for the balance of their work shift, they will be paid the prevailing rate.

Section 2

Notwithstanding the minimum guarantee provisions of Section 1, a call in minimum guarantee of four (4) hours of compensatory time will be given for employees who are required to attend staff meetings during periods other than their regularly scheduled shift.

**ARTICLE VII
RATE OF PAY**

Section 1

The County will increase base salaries by five hundred dollars then apply a 4% increase effective pay period #1 of 2006. The County will increase base salaries by 4% effective pay period #1 of 2007 and increase base salaries by 4% effective pay period #1 of 2008. Employees will be placed on the steps based on their base salaries as of December 31, 2005. All employees promoted into a covered rank after January 01, 2006 will be placed on step one of that rank regardless of the number of years with Camden County. On the anniversary date of the employee's attainment of title (Captain or Lieutenant), the employee will move up a step on the salary scale. On January first of each year the employee will move laterally on the same step. The base salaries for employees covered under this contract will be as follows:

STEPS:

Title	Year 2006	Year 2007	Year 2008
Deputy Warden	\$98,879.00 \$47.5379/hour	\$102,834.00 \$49.4394/hour	\$106,948.00 \$51.4173/hour

Title	Year 2006	Year 2007	Year 2008
Captain	\$96,260.00	\$100,110.00	\$104,115.00
Step 4	\$46.2788/hour	\$48.1298/hour	\$50.0552/hour
Captain	\$90,437.00	\$94,055.00	\$97,817.00
Step 3	\$43.4793/hour	\$45.2187/hour	\$47.0274/hour

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Captain	\$87,541.00	\$91,042.00	\$94,684.00
Step 2	\$42.0870/hour	\$43.7701/hour	\$45.4995/hour
Captain	\$86,959.00	\$90,437.00	\$94,055.00
Step 1	\$41.8072/hour	\$43.4793/hour	\$45.2187/hour

Title	Year	Year	Year
	2006	2007	2008
Lieutenant	\$87,541.00	\$91,042.00	\$94,639.00
Step 6	\$42.0870/hour	\$43.7701/hour	\$45.4995/hour
Lieutenant	\$82,825.00	\$86,138.00	\$89,584.00
Step 5	\$39.8197/hour	\$41.4125/hour	\$43.0692/hour
Lieutenant	\$81,600.00	\$84,864.00	\$88,259.00
Step 4	\$39.2307/hour	\$40.80/hour	\$42.4322/hour
Lieutenant	\$78,110.00	\$81,235.00	\$84,484.00
Step 3	\$37.5528/hour	\$39.0552/hour	\$40.6173/hour
Lieutenant	\$77,206.00	\$80,295.00	\$83,507.00
Step 2	\$37.1182/hour	\$38.6033/hour	\$40.1476/hour
Lieutenant	\$72,814.00	\$75,726.00	\$78,755.00
Step 1	\$35.0067/hour	\$36.4067/hour	\$37.8630/hour

Section 2

Any Superior Officer who performs work in a higher paid classification than their own shall be certified by the Warden and shall receive higher pay for such work after they have performed this work for three (3) consecutive weeks spending more than 50% of their time on the new job. Superior Officers undergoing on the job training will not be considered as performing work in a higher paid classification. Such on the job training will not exceed twelve (12) consecutive weeks. Any Superior Officer undergoing on the job training will be paid at the rate of their own classification.

Section 3

An employee will be paid at the rate of pay for their own classification when performing work in a lower paid classification.

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Section 4

During the term of this Agreement, the pay scales will not be reduced unless by mutual consent of the parties of this Agreement.

**ARTICLE VIII
SHIFT DIFFERENTIAL**

A shift differential of six (6%) percent shall be paid to employees covered under this Agreement for any time worked between the hours of 4:00 pm (1600) and 12:00 Midnight (2400) for any time worked. Eight (8%) percent shift differential shall be paid to employees covered under this agreement for any time worked between the hours of 12:00 Midnight (2400) to 8:00 am (0800) for any time worked.

**ARTICLE IX
HOLIDAYS**

Section 1

The following holidays are recognized as paid holidays: New Years Day, Martin Luther King's Birthday, Lincoln's Birthday, Washington's Birthday, Good Friday, Memorial Day, Fourth of July, Labor Day, Employee's Birthday, General Election Day, Veteran's Day, Thanksgiving Day, Christmas Day.

Section 2

Superior Officers who are required to work a holiday will be paid at straight time rate. The Superior Officer who works holidays will receive \$2,387.42 (2006 rate), \$2,482.92 (2007 rate) and \$2,582.24 (2008 rate), and paid in 12 equal payments by the first of each month in a separate check or one separate check on pay period 14 of each year. Superior Officers who work part of the year will receive a pro-rated share of the cash for working holidays. In addition, the Superior Officer required to work holidays will receive 13 administrative holidays. These days must be pre-approved to be taken and will be pro-rated if they work part of the year. The Superior Officers working holidays must take off at least eight administrative holidays and sell back at the prevailing rate or roll into compensatory time up to six administrative holidays at the end of each year.

Section 3

Holidays, which fall within an employee's vacation, shall be celebrated at the employee's option on a day other than the actual day of paid holiday, either prior to or immediately following their vacation.

Section 4

Employees assigned to a five (5) day week Monday thru Friday will celebrate holidays which fall on Saturdays on the preceding Friday; those which fall on Sundays will celebrate the holiday on the following Monday. All other employees will celebrate the holiday on the day it falls.

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Section 5

When the Board of Chosen Freeholders declare, by formal action, a day off for all County employees, those employees required to work such day will be given a compensatory day off within a reasonable time after such formal action. This provision has no applicability when holidays are declared or granted pursuant to contracts with other representatives, associations or unions.

Section 6

In addition to the above, each Lieutenant covered by this Agreement will receive 6 Administrative Days. Four (4) Administrative Days can be used, rolled into compensatory time or sold back at the prevailing rate of pay. The remaining Administrative Days can be used or rolled into compensatory time. 72 hours notice by the employee is to be given to their supervisor of the fact. Administrative days may be requested provided such request does not unreasonably interfere with the operation of the Department and the Warden or His designee approves such requests.

**ARTICLE X
FRINGE BENEFITS**

Section 1

All employees covered by this Agreement will receive compensation for mileage of thirty (\$.30) cents per mile when using their personal motor vehicle in conjunction with their employment duties.

Section 2

If an employee is incapacitated and unable to work because of any injury or diseases sustained in the performance of their duty, they shall be entitled to injury leave with full net pay up to nine (9) months from the date of disability, during the period in which they are unable to perform their duties. The County will continue to pay any employee covered by this section by regular paycheck; on the other hand, the insurance carrier will reimburse the County directly for same. Injured on Duty Leave shall not be arbitrarily or unreasonably withheld. During this time, the employees sick and vacation time shall continue to accumulate.

Section 3

Payment by voucher for College credits earned in job related subjects will be made upon satisfactory completion of college course(s) and official documentation thereof. The County will pay twenty-five (\$25) dollars per credit hour as specified. The definition of a job related subject is to be determined by the Warden.

Section 4

- a) The county will advertise for bids concerning new uniforms pursuant to the specifications for uniforms submitted by the employees heretofore, which specifications are incorporated herein by reference. Said uniforms will be fully issued to all employees on need basis as determined by the Warden.

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b) The county will promptly furnish uniforms needed by the employees or replacements for existing uniforms of said employees pending the full issue of new uniforms which have been advertised for bids as stated aforesaid.

c) Worn uniforms are to be promptly replaced by the County upon a determination being made to the effect by the shift commander.

d) Any uniforms destroyed by an employee while working in the scope of their employment are to be replaced by the County within 15 days after being notified of such destruction and requested replacement.

e) The existing uniforms stated in section 5(b) aforesaid are as follows:

Summer	Winter	Miscellaneous
5 Short Sleeve Shirts	5 Long Sleeve Shirts	1 Breast Badge
3 Summer Trousers	3 Winter Trousers	1 Hat Badge
1 Hat	1 Coat-all weather	2 Rank Insignias
1 Hat Cover	1 Hat	2 Name Plates
	3 Ties	1 I.D.Card

f) The Warden reserves the right to select the style of the aforementioned uniforms.

Section 5

The County may continue self-insurance or place its insurance coverage with an insurance carrier, so long as substantially similar benefits as exist under the 1979 contract are provided. In the event the County decides to change carriers or programs, the County will notify and consult with the Association prior to such change. Coverage shall be in accordance with Schedule A, referred to as Appendix A, of this agreement.

Section 6

Any employee on injury leave resulting from injury on duty shall continue to accrue sick leave and vacation credits while they remain on the payroll.

Section 7

Each employee has the option to sell accumulated compensatory time to the County at the end of each quarter in any given year provided such employees furnish the County with written notice exercising said option not less than two (2) weeks prior to the end of such quarter.

Section 8

The County shall pay PBA Local #351-A Superior Officers Six Hundred and Fifty (\$650.00) dollars per employee for 2006, Six Hundred and Seventy Five (\$675.00) dollars for 2007, Six Hundred and Ninety (\$690.00) dollars for 2008, for the purpose of a Health and Welfare plan to be established by the PBA. The PBA will furnish an audited report by June 30th of each year of this agreement. Audit for purposes of this clause is defined as a systematic inspection of

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accounting records involving analyses, tests, and confirmations. The audit report will contain full documentation and back up of these analyses, tests, and confirmations.

Section 9

Superior Officers shall receive the sum of \$1,150.00 per year for maintenance of all uniforms, which shall be pro-rated according to the actual number of weeks worked. This shall be paid on the 23rd pay period of each year.

Section 10

The County will supply parking spaces in the parking lot adjacent to the Jail to employees covered by this Agreement.

Section 11

Lieutenants will receive 30 minutes late relief time computed at 20 minutes straight time and 10 minutes at time and one half.

Captain will receive 40 minutes late relief time computed at 20 minutes straight time and 20 minutes at time and one half.

Section 12

Late relief and early reporting time mean the same.

**ARTICLE XI
SICK LEAVE WITH PAY**

Section 1

Permanent and full time temporary employees in the bargaining unit shall be entitled to the following sick leave of absence with pay:

1. Fifteen (15) days sick leave with pay for each calendar year. If any employee requires none or a portion only of such allowable sick leave for any calendar year, the amount of such leave not taken shall accumulate to their credit from year to year, and they shall be entitled to such accumulated sick leave with pay if and when needed. Sick leave for purposes herein is defined to mean the absence of any employee from duty because of personal illness by reason of which such employee is unable to perform the usual duties of their position, or exposure to a contagious disease, or short period of emergency attendance with a member of the immediate family requiring the employee's presence; immediate family is defined in Section 2 hereinafter.
2. At the discretion of the supervisor, the employee seeking sick leave may be required to submit medical evidence. As provided by New Jersey Department of Personnel regulations, if sick leave is not approved, the time involved during which the employee was absent shall be charged to their vacation credit, if any, provided employee agrees. Otherwise, they will suffer loss of pay for such unauthorized time. However, the foregoing shall not be utilized to violate the letter, spirit or intent of Article XX, Maintenance of Operation of this Agreement.

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3. An employee who does not expect to report for work on any working day because of personal illness or for any other reasons included in the definition of sick leave aforesaid will notify their supervisor by telephone or personal message at least one hour prior to the beginning hour.

Section 2

Immediate family for the purpose of this Article is defined as: Mother, Father, Mother in Law, Father in Law, Brother, Sister, Spouse, Children, Foster Children and Grandchildren of employee, Grandmother and Grandfather, and (provided they reside with the employee): Step Parent, Step Brothers and Sisters, Step Children.

Section 3

Employees who do not use sick time in any pay period quarter of the year shall earn one (1) additional vacation day for each quarter where there is no sick time used. Employees who use no sick time during any pay period year shall earn a total of five (5) additional vacation days for the year. Additional vacations days earned shall be credited to the employees account as of January 1st of the following year. If vacation time cannot be taken within two (2) years because of the pressure of work, employees will be paid for vacation time at the current rate of pay.

Section 4

- a) Upon resignation, termination or change of employer an employee may sell the County seventy five percent of all unused sick hours at the prevailing rate of pay provided said employee has worked for the County no less than 10 years.
- b) Upon retirement an employee may sell the County one hundred percent of all unused sick hours at the prevailing rate of pay provided said employee is retiring to a PFRS or a PERS pension.

Section 5

An employee who becomes covered under this agreement who was not already a Camden County employee as of the signing of this Agreement will be limited to selling back 50% of their accumulated sick time to a maximum of \$20,000.00 and provided they have 25 years of service with Camden County. This section will not apply to an individual who is an employee of Camden County in any Department or Title before the signing of this Agreement and subsequently becomes covered under this agreement.

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**ARTICLE XII
LEAVE OF ABSENCE**

Section 1

Leaves of absence for permanent employees shall be granted as provided in New Jersey Department of Personnel Statutes, and applicable Federal and N.J. State laws except as otherwise set forth herein.

Section 2

Temporary Military Leave of Absence - An employee who is a member of the National Guard or Reserves of any military branch of the United States and is required to undergo training shall be granted a leave of absence with pay for the period of such tour of duty, but not to exceed two (2) weeks, unless a longer period is ordered by their commanding officer. Such leave of absence with pay will be in addition to the official notice from their commanding officer prior to the effective date of such leave.

Section 3

Military Leave of Absence - A permanent employee who enters upon active duty with military or navel service in time of war or emergency shall be granted a leave without pay for the period of such services and three (3) months thereafter, and as further prescribed in NJAC 4A:6-1.11

Section 4

Emergency and Special Leave - An employee shall be given time off without loss of pay when:

- a) Commanded, called, or subpoenaed to appear as a witness and not a party before the hearing, court, legislative committee, or judicial or quasi-judicial body. Said employee will be paid from the time they are scheduled to appear until they have been dismissed. The employee may retain stipend received for such appearance.
- b) Performing emergency civilian duty in relation to National Defense or other emergency when so directed by the Governor of the State of New Jersey or the President of the United States.
- c) Performing Honor Guard duties at the direction of the Warden.


Section 5

Return from Leave of Absence - Employees returning from authorized leaves of absence as set forth herein will be restored to their original classification at the existing rate of pay with no loss of seniority and no loss of other employee rights, privileges, or benefits.

Section 6

Official Duties - Officers of the PBA will be given leaves of absence with pay to perform official duties of PBA subject to the following:

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- a) Provided such activities relate to employment.
- b) Provided the Warden is given not less than seven (7) days notice of such intended leave, if possible. If less than seven (7) days notice is given, it shall be necessary for PBA to show that seven (7) days notice could not be given.
- c) Provided the names of shop stewards are contained on the list furnished by the PBA to the Warden.
- d) Excused PBA Officers not to exceed five (5) in number.
- e) Provided such leave does not unreasonably interfere with the work performance and efficiency of the Department.
- f) PBA officers cannot be denied PBA time due to shift assignment so long as the time does not cause overtime for the rank of lieutenant or above. The time granted will be on an hour for hour basis.

Section 7

Maternity Leave- A request for such leave will be made in writing no later than the third (3) month. Except for reasons of health or inability to perform her job, the pregnant employee will be permitted to work provided the attending physician approves and so advises in writing. Such employee will be granted earned and accumulated sick leave during the time prior to the expected date of confinement and for one (1) month after the actual date of birth. Additional time beyond the one month period will be granted upon presentation of a Doctor's certificate setting forth the necessity therefore.

ARTICLE XIII FUNERAL LEAVE

Section 1

In the event of death in the employee's immediate family, the employee shall be granted time off without loss of pay but in no event to exceed the number of consecutive working days noted below, one of which shall be the day of death or day of funeral:

Seven (7) days in case of spouse, child, stepchildren, mother, father, brother or sister.

Three (3) days in the case of death of grandmother, grandfather, mother-in-law or father-in-law or niece or nephew.

Two (2) days in the case of brother-in-law or sister-in-law.

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ARTICLE XIV
VACATIONS

Section 1

Permanent full time employees in the County Corrections Department will be entitled to the following annual vacation with pay:

During the employees first year of employment, they will receive one working day per month of service. From the commencement of the second year to the completion of the fifth year, 12 working days. From the commencement of the sixth year to the completion of the twelfth year, 15 working days. From the commencement of the thirteenth year to the completion of the twentieth year 20 working days. From the commencement of the twenty first year to the completion of the twenty fifth year 22 working days. The commencement of any year will be the anniversary hire date of the individual employee for compensation purposes. Temporary or provisional full time employees in the County service shall be entitled to vacation leave to the same extent such leave is provided for permanent employees.

Section 2

Vacation leave should be taken during the current calendar year, and reasonable efforts will be made to give the employee the time of their choosing unless the Warden at his sole discretion determines that the vacation cannot be taken because of the pressure of work. Any unused vacation resulting from the pressure of work as determined by the Warden may be carried forward into the next succeeding year only. If the vacation cannot be taken in the second year because of the pressure of work the employee will be paid for their vacation time at the current rate of pay.

Section 3

Employees will be allowed to use unaccrued vacation time in anticipation of continued employment provided that such time is scheduled time with the approval of their supervisor.

Section 4

If any employee dies having vacation credits, a sum of money equal to the compensation figured on their salary rate at the time of death shall be calculated and paid to their estate.

Section 5

Vacation time cannot be used for sick time without the express written consent of the employee.

Section 6

Upon retirement, resignation, or termination, the employee shall be paid for all accrued Vacation Time and Compensatory time. This shall be in addition to the payment of sick time as defined in ARTICLE XI Section 4

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PBA



**ARTICLE XV
WORK RULES**

Section 1

The employer may establish reasonable and necessary rules of work and conduct for employees which rules will be equally applied and enforced. Such rules will be posted on all employee bulletin boards no later than ten (10) days prior to the effective date, except in those

cases where the Warden declares an emergency. Each employee will initial said notice and each shift will be briefed by its supervisor.

Section 2

No temporary employee will be placed in a position of command at any time except during an emergency.

**ARTICLE XVI
GRIEVANCES**

Section 1

It is the policy of the County of Camden and PBA that all grievances be resolved informally or at the earliest possible stage of the grievance procedure. Informal settlements at any step will bind the immediate parties to the settlement but shall not be precedents in a later grievance proceeding.

Section 2

- a) The term grievance means a complaint or claim that there has been an improper application, interpretation or violation of this agreement, any County policy governing PBA, or any administrative decision affecting any member or members of PBA. However, all disciplinary matters will be handled under the present provisions of New Jersey Department of Personnel and Statutory Requirements and will not be processed under the grievance procedure.
- b) Captains and Lieutenants or any full-time person in the unit covered by this Agreement may use this procedure.
- c) An aggrieved party is any employee or group of employees who submit a grievance or on whose behalf it is submitted.

Section 3

Submission of Grievances. The following constitutes the sole and exclusive method for resolving grievances between the parties covered by this Agreement (other than disciplinary matters noted in Section 2-A) and shall be followed in its entirety unless any step is waived by mutual consent.

Initials: Freeholder JH Warden ES PBA el

- a) Before submission of written grievance, the aggrieved party must attempt to resolve it informally.
- b) Each grievance shall be submitted in writing and shall identify the aggrieved party, the provisions of the agreement involved in the grievance, the time and place where the alleged events or conditions constituting the grievance existed and, if known, the identity of the person responsible of causing such events or conditions, and general statement of the grievance and redress sought by the aggrieved party.
- c) The aggrieved or the Association shall institute action under the provisions hereof within ten (10) work days after the event giving rise to the grievance has occurred, and an earnest effort shall be made to settle the differences between the aggrieved employee and the Warden for the purpose of resolving the matter informally. Failure to act within said ten (10) work days shall be deemed to constitute an abandonment of the grievance.
- d) An employee or group of employees may submit a grievance which affects them personally and shall submit same to the Warden.

Section 4 Grievance Procedure

- a) The Warden shall respond in writing within ten (10) workdays as to each grievance received. If an aggrieved party is not satisfied with the response of the Warden, such aggrieved party may submit a copy of the grievance to the Camden County Labor Relations Board. Or if there is no response received from the Warden within ten days after the grievance was submitted, such aggrieved party may resort to their legal limits including, but not limited to seeking relief from PERC and or filing an unfair labor practice.
- b) The Camden County Labor Relations Board when applicable or its designated representative shall upon request confer with the aggrieved parties with respect to grievance and shall deliver to them a written statement of the County's position concerning it not later than ten work days after it is received.

Section 5 Rights of Employees

- a) Any aggrieved person may be represented at all formal steps of the grievance procedure by themselves or a representative selected or approved by PBA Local 351-A.
- b) If the employee is dissatisfied with the decision of the Camden County Labor Relations Committee, the employer or PBA may request the appointment of an arbitrator with such request no later than two (2) weeks after the Camden County Labor Relations Board decision is received by the employee or their representative.

Initials: Freeholder

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Section 6 Arbitration Procedure

- a) In the selection of an arbitrator the parties will make a unilateral or joint request to the Public Employment Relations Board and will be bound by the rules, regulations and procedures of PERC in the selection of an arbitrator.
- b) No arbitration hearing shall be scheduled sooner than thirty (30) calendar days after the final decision of the Camden County Labor Relations Board. If the Association or the aggrieved elects to pursue legal remedies under New Jersey Department of Personnel the arbitration hearing shall be canceled and the matter withdrawn from arbitration.
- c) The cost of the services of the arbitrator shall be borne equally between the Association and the County. Any other expenses including but not limited to the party incurring the same.
- d) The arbitrator will be bound by the provisions of this agreement and the Constitution and Laws of the State of New Jersey and of the United States and restricted to the application of facts and issue submitted to him involved in the grievance and shall consider it and nothing else. The arbitrator shall not have the authority to add to, modify, subtract from or alter in any way the provisions of this agreement or any amendment or supplement thereto. Only one (1) issue shall be submitted to the arbitrator for his determination, unless the parties by mutual consent agree to do otherwise. The decision of the arbitrator shall be in writing with the reasons therefore and shall be final and binding upon the parties.
- e) The Camden County Labor Relations Committee, the Warden and the aggrieved employee and his representative will receive copies of the arbitrator's written decision.

Section 7 Miscellaneous

- a) The failure at any stage of the aforesaid procedures to communicate the decision on a grievance within the specified time limits shall permit the aggrieved employee to proceed to the next stage.
- b) The failure at any stage of the aforesaid procedures to appeal a grievance to the next stage within the specified time limits shall be deemed to be an acceptance of the decisions rendered at that stage.
- c) Employees will during and notwithstanding the pendency of any grievance, continue to observe all assignments and applicable rules and regulations of the County until such grievance shall have been fully determined.

Initials: Freeholder LF Warden CS PBA RP

**ARTICLE XXVII
EQUAL TREATMENT**

Section 1

The County and the Union agree that there shall be no discrimination against any employee because of race, creed, color, religion, sex, national origin or political affiliation.

Section 2

The County and the Union agree that all employees covered under this agreement have the right to form, join and assist any employee organization or to refrain from any such activity. There shall be no discrimination by the County or the Union against any member because of the member's membership or nonmembership or activity or non-activity in the Union.

**ARTICLE XVIII
MAINTENANCE OF OPERATIONS**

Section 1

The union hereby covenants and agrees that during the term of this agreement neither the Union nor any person acting in its behalf will cause, authorize, or support, nor will any of its members take part in any strike (i.e.; the concerted failure to report for duty or willful absence in whole or in part from the full, faithful and proper performance of the employees duties of employment), work stoppage, slow-down, walk-out, or illegal job action against the County. The Union agrees that such action would constitute a material breach of this Agreement.

Section 2

In the event of a strike, slow-down, walk-out, job action, it is covenanted and agreed that participation in any such activity by any Union member may be deemed grounds for termination of employment of such employee or employees.

Section 3

The union agrees that it will make a reasonable effort to prevent its members from participating in any strike, work stoppage, slow-down or any other activity aforementioned, or supporting any such activity by any other employee or group of employees of the County, and the Union will publicly disavow such action and order all such members who participate in such activities to cease and desist from same immediately and to return to work, and take such other steps as may be necessary under the circumstances to bring about compliance with the Union order.

Section 4

Nothing contained in this Agreement shall be construed to limit or restrict the County in its right to seek and obtain such judicial relief as it may be entitled to have in law or in equity for injunction or damages, or both, in the event of such breach by the Union or its members.

Section 5

The County agrees that it will not engage in a lockout of any of its employees.

Initials: Freeholder



Warden



PBA



ARTICLE XIX
MANAGEMENT RIGHTS

Section 1

The County of Camden hereby retains and reserves unto itself, without limitations, all powers, rights, authority, duties and responsibilities conferred upon and vested in it prior to the signing of this Agreement by Law and the Constitution of the State Of New Jersey and of the United States, including, but without limiting the generality of the foregoing, the following rights:

- a) The executive management and administrative control of the County Government and its properties and facilities and activities of its employees by utilizing personnel, methods and means of the most appropriate and efficient manner possible as may from time to time be determined by the County.
- b) To make rules of procedure and conduct, to use improved methods and equipment, to determine work schedules and shifts, to decide the number of employees needed for any particular time, and to be in sole charge of the quality and quantity of the work required.
- c) The right of management to make, maintain, and amend such reasonable rules and regulations as it may from time to time deem best for the operation of the Department after advance notice thereof to the employees to require compliance by the employees is recognized.
- d) To suspend, demote, discharge, or take any other appropriate disciplinary action against any employee for good and just cause according to the law.
- f) To layoff employees in the event of lack of work or funds or under conditions where continuation of such work would be inefficient and non productive.
- g) The County reserves the right with regard to all other conditions of employment not reserved to make such changes as it deems desirable and necessary for the efficiency and effective operation of the Department.

Section 2

In the exercise of the foregoing powers, rights, authority, duties, and responsibilities of the County, the adoption of policies, rules, regulations, and practices, and the furtherance thereof, and the use of judgment and discretion in connection therewith shall be limited only to specific and express terms hereof are in conformance with the Constitution and Laws of New Jersey and the United States.

Initials: Freeholder

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[Signature]

Section 3

Nothing contained herein shall be construed to deny or restrict the County of its rights, responsibilities, and authority under r.s.40A, or any other national, state, county or local laws or regulations.

**ARTICLE XX
MISCELLANEOUS**

Section 1

The County agrees to provide legal defense for employees covered under this agreement in any action or legal proceeding arising out of or incidental to the employee's performance of his/her duties other than for conduct contrary to County or Institutional policy, for defense in a disciplinary proceeding instituted against him/her by the County or for any criminal charges brought against the employee by any law enforcement or investigatory agency.

Section 2

Pension Deduction. Employee pension contributions and repayment of loans from the pension program will be deducted in equal payments from the first two salary payments to an employee each month.

Section 3

Paychecks will be available as of 3:30 P.M. Thursday in each week for employees covered by this Agreement.

**ARTICLE XXI
MEDICAL**

1. Effective the signing of this Agreement, the prescription co-pays shall be as follows:

- \$17 Brand Name (retail)
- \$22 Brand Name (mail order)
- \$6 Generic
- 25% For any maintenance drug if not in mail order after 3 months

The decision of the County to require higher co-pay for maintenance drugs not obtained through mail order shall be appealable through the grievance procedure.

2. For any drug that the employer's third party administrator (TPA) deems excessively expensive and has a less expensive brand name equivalent, the employee will pay the actual cost difference plus the relevant co-pay between that more expensive drug and the equivalent. The TPA will determine the relative cost differential and will publish a list of such medications at least once a year.

Initials: Freeholder AK Warden EM PBA JP

3. Employees and their dependants are encouraged to use generic prescription drugs. If the doctor does not specify that only a brand name may be used, the pharmacist will substitute the generic equivalent if available. If the doctor specifies "dispense as written", the pharmacist must dispense whatever is specified and the participant shall pay only the co-pay. If the participant specifically requests a brand name, the participant shall pay the difference in price between the generic and non-generic prescription drug in addition to the co-pay.

4. In the event any participant covered by the County's self insured health program contemplates any of the elective non emergency surgical procedures set forth below, a second opinion by another qualified doctor is mandatory and must be submitted. You MUST CALL Patient Care Management (800-952-3404) for confirmation that a Second Surgical Opinion must be obtained for certain surgical procedures. If no second opinion is submitted or the requirement for a Second Surgical Opinion has not been waived by Patient Care Management, the County will only pay fifty (50) percent of the total cost of said surgery and all related treatment and services. Participants contemplating elective surgery which requires a second opinion must consult the administrator of the County's self insured benefits program to arrange for said second opinion, which shall be provided at no additional cost to the participant.

5. For participants in the County's self-insured program, in no event will benefits for Covered Medical Services be paid if such services are not determined to be Medically Necessary. The Plan will cover the charges for the Second Surgical Opinion and charges for x-ray and laboratory tests, however, no benefits will be paid for duplicate testing. If the Second Surgical Opinion does not agree with the first surgical opinion, charges for a third surgical opinion will be covered.

ELECTIVE PROCEDURES REQUIRING SECOND OPINIONS

Bunionectomy, Cataract Removal, Dilation and Curettage, Hemorrhoidectomy, Herniorrhaphy, Hysterectomy, Knee surgery, Spinal and Vertebral Surgery, Ligation and Stripping of Varicose Veins, Mastectomy or Other Breast Surgery, Prostatectomy, Tonsillectomy and Adenoidectomy, Submucous Resection.

6. All of the elective non emergency minor surgical procedures set forth below will be considered as covered benefits under the County's self insured health benefits program only when performed on an out patient basis unless the participants doctor certifies in advance to the programs administrator and in writing that special medical circumstances require that the procedure be performed in a hospital.

Initials: Freeholder

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PROCEDURES WHICH MUST BE PERFORMED ON AN OUT PATIENT BASIS

Tonsillectomy and Adenoidectomy, Cataract Removal, Dilation and Curettage, Tubal Litigation, Knee Surgery, Bunionectomy, Submucous Resection, Vasectomies, Bronchoscopy, Minor Fractures, Biopsies, Correction of Hammer Toe, Excision of Skin Lesions and Cysts, Laryngoscopy, Minor Fractures, Minor Gynecological Procedures, Removal of Foreign Body, Simple Hernia Repair.

Foreign Body
CP

7. Where a participant in the self-insured plan is required by their doctor to undergo diagnostic tests prior to surgery being performed, to be considered a covered benefit program, such pre-admission testing must be performed on an out-patient basis unless the participants doctor certifies in advance to the programs administrator in writing that special medical circumstances require that the procedure be performed in a hospital.

8. Participants in the County's self insured health benefits program are encouraged to carefully review all bills they receive for covered benefits under the program. If a participant discovers an error in a bill submitted to the Administrator for payment under the program, which results in an overcharge to the County, the participant shall either advise the Administrator in writing of the error or contact the provider directly and have the bill corrected. Upon the submission of acceptable written documentation, the participant shall be entitled to a refund of fifty (50) percent of the amount saved as a result of the correction of the error, up to a maximum of \$100.00 per bill.

9. When any payment is made under the County's self insured health benefits program, the County shall be subrogated to all the rights of recovery of the participants against any third party. Participants will be required to enter into subrogation agreements to this effect as appropriate.

10. All hospitalization of a non-emergency nature must be pre certified to verify the necessity of and authorize the length of an overnight hospital stay before a participant enters the hospital. Participants or their attending physicians must contact the Pre-certification Administrator to arrange for this pre-certification. Denial decisions by the Certification Administrator may be appealed to the County Director of Insurance who shall be bound by the employee's doctor, which doctor will have the final say as to the necessity and length of hospital stay for the selected procedure. If any employee does not follow this procedure, the County's self insured plan will only pay fifty (50) percent of the costs associated with the selected procedure.

11. ~~Effective the signing of this agreement,~~ Benefits for chiropractic care under the County's self insured health benefits program will be limited to a maximum of 12 visits per year unless a physicians order requires otherwise.

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Initials: Freeholder ZM Warden ES PBA [Signature]

12. Current employees covered under this agreement will pay a portion of their health and prescription benefits through payroll deduction according to the following schedule:

Years of County Service	Percentage
1	20%
2	20%
3	20%
4	17%
5	17%
6	13%
7	13%
8	10%
9	10%
10	10%
11	10%
12	7.5% (Health benefits only)

The entire cost for prescription premiums will be paid for by the county upon the completion of 11 years of service as a Camden County employee. The County will continue to pay the entire cost of prescription premiums; however, employees will be responsible for prescription co-pays consistent with the prescription co-pays as stated above.

13. An employee who becomes covered under this agreement who was not already a Camden County employee as of the signing of this Agreement will pay a portion of their health and prescription premium through payroll deduction according to the following schedule:

Years of County Service	Percentage
1-3	25%
4-5	22%
6-7	18%
8-11	15%
12+	10%

This section will not apply to an individual who is an employee of Camden County in any Department or Title before the signing of this Agreement and subsequently becomes covered under this agreement.

14. The County will implement a Section 125 Premium Conversion Plan (pre-tax new employee contributions) as soon as feasible.

15. Coverage in all plans is standardized for dependents up to age 19 if not in school and age 23 if in school.

Initials: Freeholder LLH Warden EMJ PBA JD

16. The County's self insured health benefits program includes a maintenance of benefits program. The new maintenance of benefits will apply when the self-insured plan is secondary for any defendant's medical claim or retirees claim. Maintenance of benefits means that the self insured plan pays the balance of the claim up to the amount that the self insured plan would normally cover as if it were the primary plan.

17. Those employees who retire between January 1, 2006 and December 3, 2008 will pay the following percentages of the health and prescription premiums:

<u>YEARS WITH THE COUNTY</u>	<u>PERCENT OF PREMIUM</u>
Under 15 years	Cobra coverage only
15 years up to 19 years	25%
20 years up to 24 years	15%
25 years or more	0%

18. An employee who becomes covered under this agreement who was not already a Camden County employee as of the signing of this Agreement and who retires will pay the following percentages of the health and prescription premiums:

Under 15 years	Cobra coverage only
15 years up to 19 years	25%
20 years up to 24 years	15%
25 years or more	10%

This section will not apply to an individual who is an employee of Camden County in any Department or Title before the signing of this Agreement and subsequently becomes covered under this agreement.

19. Eligible employees covered by this Agreement may choose, in writing, to participate in the "Option Out of Health Benefits Program" (Opt Out). This program is intended for those employees who are covered by alternate health insurance coverage and who choose to forego County Health Insurance Benefits.

If two employees are married or qualify as domestic partners, and both are receiving health insurance coverage **from the county or its affiliated agencies**, neither employee may participate in the Opt Out Program. If two employees are married or qualify as domestic partners, they may be covered individually as an employee, or as a dependent under his or her spouse's county plan, but not both.

If a full time single employee is covered as a dependant under a non-county plan, he or she may not participate in the Opt Out Program.

If an employee ~~is covered~~ ^{receives benefits} under any health plan provided or funded by any Federal, State, or Municipal government or agency, that employee, or their county employed spouse or

Initials: Freeholder [Signature] Warden [Signature] PBA [Signature]

qualified domestic partner, may not opt. If an employee is an elected official to any government office, he/she shall not be permitted to opt out.

Eligible employees shall be permitted to opt out of either medical coverage or prescription coverage or both.

The term employee(s) refers to both active and retired employees.

- a) Employees who opt to participate in this program must do so for a minimum of 1 year at a time. However if an employee chooses to participate and then the spouse's coverage is terminated, upon proper verification of termination, the County will immediately and retroactively to the date of cessation of the spouse's coverage restore the employee, their spouse and or dependents to coverage under the Self-Insured Plan for the remainder of that year. Where an employee participated in the program for less than one full year, the County shall be entitled, through payroll deductions to recoup the pro-rated balance of the incentive paid. The employee shall authorize such payroll deductions in writing at the time the employee opts to participate in the program.
- b) Effective January 01, 2006, monthly opt out amounts will be as follows:

<u>Type of Coverage Opted Out</u>	<u>Amount</u>
Prescription Benefits	
From Family to no coverage	\$174.33
From Husband/Wife to no coverage	\$174.33
From Parent/Child to no coverage	\$102.63
From Single to no coverage	\$60.29
Health Benefits	
From Family to no coverage	\$415.83
From Husband/Wife to no coverage	\$307.94
From Parent/Child to no coverage	\$242.13
From Single to no coverage	\$143.16

- c) The optional health benefits program provided above shall be available to all new employees on their hire date and shall be available to all current and prospective retirees under the same terms and conditions applicable to active employees.
- d) The incentive shall begin to be paid to the employee no later than one month after the effective date of the option.

Initials: Freeholder Warden PBA

20. The County will reimburse an employee on active pay status for the premium cost of Medicare Plan when the employee or their spouse reaches the age 65, but only for a maximum of a 6 month period prior to retirement. The parties agree to reopen negotiations with respect to this provision if the laws governing Medicare should change during the term of this Agreement.

21. Effective the signing of this Agreement, all participants shall be subject to \$20.00 co-pay for visits to a primary physician and \$25 for a specialist in accordance with a choice of either of the three attached plans or an equivalent self-insured plan.

22. The Spouse of an employee who dies in active service (not in the line of duty) shall be entitled or not entitled to health and prescription benefits at a cost depending on the years of service as stated in the collective bargaining agreement for retirees.

23. Effective the signing of this agreement, all employees in the Traditional Indemnity Plan will be automatically enrolled into the PPO or one of the offered HMO'S. Upon retirement, the employee may switch back to the Traditional Indemnity Plan if they move to an area not covered by the PPO or the offered HMO'S.

24. All employees and retirees are required to report any changes in their family status that would result in a deletion of a family member for purposes of Health and Prescription plan eligibility to the Insurance Division within 90 days of the change or be liable for the additional costs beyond the 90 days.

25. April 1st of each year is the county uniform "anniversary date" for all employees, regardless of the month of hire during the year, and will be used as the annual date when health benefit co-payments are adjusted based upon date of eligibility.

ARTICLE XXII GENERAL PROVISIONS

Should any portion of this agreement be held unlawful or unenforceable by any court or competent jurisdiction, such decision shall apply only to the specific portion of the Agreement affected thereby.

ARTICLE XXIII FULLY BARGAINED AGREEMENT

The County and Union agree that all medical premium co-payments shall be applied retroactively to January 01, 2006, but not co-payments for Doctor visits or prescriptions purchased.

The County and Union agree that all monetary payments shall be applied retroactively to January 01, 2006.

Initials: Freeholder YJ Warden EMJ PBA JD

All other language as found in the Agreement between the County and the Association for January 1, 2006 through December 31, 2008 not modified or removed by this Memorandum of Agreement shall be retained and remain in full force and effect.

IN WITNESS WHEREOF, the parties have hereunto set their hand and seal at the County of Camden, New Jersey on this 17th Day of July 2006

PBA Local 351-A
Superior Officers

Camden County Board of
Chosen Freeholders

[Signature]
President

[Signature]
Director

[Signature]
Witness

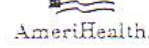
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Warden

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Witness



Amerihealth Benefits -Camden County

Working with you

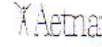


	Amerihealth HMO-65		Amerihealth HMO-70		Amerihealth HMO-80	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Co-insurance:	None	No Benefit	None	No Benefit	None	No Benefit
Co-pay:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Survival Limit:	\$1,000/\$2,000	No Benefit	\$1,000/\$2,000	No Benefit	\$1,000/\$2,000	No Benefit
Per Family:	Unlimited	No Benefit	Unlimited	No Benefit	Unlimited	No Benefit
Per Maximum Benefit:	Unlimited	No Benefit	Unlimited	No Benefit	Unlimited	No Benefit
Benefit Details						
Outpatient Services:						
Room & Board:	100%	No Benefit	\$200 co-pay per admission	No Benefit	\$250 co-pay per admission	No Benefit
Nursing Care & Other Hospital Services:	100%	No Benefit	\$200 co-pay per admission	No Benefit	\$250 co-pay per admission	No Benefit
Maternity:	100%	No Benefit	\$200 co-pay per admission	No Benefit	\$250 co-pay per admission	No Benefit
Organ Transplant:	100%	No Benefit	\$200 co-pay per admission	No Benefit	\$250 co-pay per admission	No Benefit
Specialty Services						
Specialty Services:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Pre-Admission Testing:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Emergency Room:	100% after \$25 co-pay (waived if admitted)	No Benefit	100% after \$25 co-pay (waived if admitted)	No Benefit	100% after \$25 co-pay (waived if admitted)	No Benefit
Other Services						
Surgical Center:	100%	No Benefit	\$25 co-pay	No Benefit	\$100 co-pay	No Benefit
Skilled Nursing Facility:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Home Health Care:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Respite Care:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Outpatient Services						
Outpatient Services:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Medical Care:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Surgical Services:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Dental Services:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Diagnostic/Therapy Services:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Outpatient/Out-of-Hospital Services						
Primary Care Physician Visits:	\$10 co-pay	No Benefit	\$20 co-pay	No Benefit	\$25 co-pay	No Benefit
Office Visits:						
Specialty Care: (Office Visits):	\$15 co-pay	No Benefit	\$25 co-pay	No Benefit	\$50 co-pay	No Benefit
Medical & Surgical Care:	\$10 co-pay	No Benefit	\$20 co-pay	No Benefit	\$50 co-pay	No Benefit
Diagnostic X-ray and Lab:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Maternity Care:	\$15 co-pay (1st visit only)	No Benefit	\$25 co-pay (1st visit only)	No Benefit	\$35 co-pay (1st visit only)	No Benefit
Well Child Care:	\$10 co-pay	No Benefit	\$20 co-pay	No Benefit	\$30 co-pay	No Benefit
Child Immunizations:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Routine Physicals:	\$10 co-pay	No Benefit	\$20 co-pay	No Benefit	\$30 co-pay	No Benefit
Annual Routine GYN Exams:	\$15 co-pay (1 per benefit period)	No Benefit	\$25 co-pay (1 per benefit period)	No Benefit	\$35 co-pay (1 per benefit period)	No Benefit
MRI, Psa & Mammography:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Handsets:	100% (90 days)	No Benefit	100% (90 days)	No Benefit	100% (90 days)	No Benefit
Short Term Therapies:	100% (90 days)	No Benefit	100% (90 days)	No Benefit	100% (90 days)	No Benefit
Chiropractic Care:	\$15 co-pay (90 days)	No Benefit	\$25 co-pay (90 days)	No Benefit	\$35 co-pay (90 days)	No Benefit
Vision Care:	\$15 co-pay (every 2 years)	No Benefit	\$25 co-pay (every 2 years)	No Benefit	\$35 co-pay (every 2 years)	No Benefit
Other Services						
Ambulance (Ground):	100% (when medically necessary)	No Benefit	100% (when medically necessary)	No Benefit	100% (when medically necessary)	No Benefit
Portable Medical Equipment:	100%	No Benefit	100%	No Benefit	100%	No Benefit
Mental Health						
Mental Health: (Inpatient):	100%	No Benefit	\$200 co-pay per admission	No Benefit	\$250 co-pay per admission	No Benefit
Mental Health: (Outpatient):	100% after \$25 co-pay (20 visits per benefit period)	No Benefit	100% after \$25 co-pay (20 visits per benefit period)	No Benefit	100% after \$25 co-pay (20 visits per benefit period)	No Benefit
Substance Abuse: (Inpatient):	100%	No Benefit	\$200 co-pay per admission	No Benefit	\$250 co-pay per admission	No Benefit
Substance Abuse: (Outpatient):	100% after \$15 co-pay (60 visits per benefit period + 120 visits per lifetime)	No Benefit	100% after \$25 co-pay (60 visits per benefit period + 120 visits per lifetime)	No Benefit	100% after \$25 co-pay (60 visits per benefit period + 120 visits per lifetime)	No Benefit



Aetna Benefits - Camden County

61 King Street, Dept. 101



	Aetna OP0549		Aetna OP0539		Aetna OP0539	
	In-Network	Out of Network	In-Network	Out of Network	In-Network	Out of Network
Deductible:	None	\$1,000/\$3,000	None	\$1,000/\$3,000	None	\$1,000/\$3,000
Coinurance:	100%	70%	100%	70%	100%	70%
Coinurance Limit:	None	\$10,000/\$30,000	None	\$10,000/\$30,000	None	\$10,000/\$30,000
Single/Family						
Lifetime Maximum Benefit:	None	\$5,000,000	None	\$5,000,000	None	\$5,000,000
PHYSICIAN SERVICES						
Inpatient Services:						
Room & Board:	100%	70% after deductible	\$200 Co-pay per admission	70% after deductible	\$250 co-pay per admission	70% after deductible
Intensive Care & Other Hospital Services:	100%	70% after deductible	\$200 Co-pay per admission	70% after deductible	\$250 co-pay per admission	70% after deductible
Inpatient Maternity:	100%	70% after deductible	\$200 Co-pay per admission	70% after deductible	\$250 co-pay per admission	70% after deductible
Organ Transplant:	100%	70% after deductible	\$200 Co-pay per admission	70% after deductible	\$250 co-pay per admission	70% after deductible
Outpatient Services:						
Hospital Services:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Pre-Admission Testing:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Emergency Room:	100% after \$25 co-pay (waived if admitted)		100% after \$50 co-pay (waived if admitted)		100% after \$25 co-pay (waived if admitted)	
Surgical Center:	100%	70% after deductible	\$100 per visit	70% after deductible	\$100 per visit	70% after deductible
Skilled Nursing Facility:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Home Health Care:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Hospice Care:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
PHYSICIAN SERVICES						
Inpatient Services:						
Medical Care:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Surgical Services:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Obstetrical Services:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Diagnostic/Therapy Services:	100%	70% after deductible	100%	70% after deductible	100%	70% after deductible
Outpatient/Out-of-Hospital Services:						
Primary Care Physician Visits (Office Visits):	\$10 co-pay	70% after deductible	\$20 co-pay	70% after deductible	\$30 co-pay	70% after deductible
Specialty Care (Office Visits):	\$15 co-pay	70% after deductible	\$25 co-pay	70% after deductible	\$35 co-pay	70% after deductible
Medical & Surgical Care:	\$10 co-pay	70% after deductible	\$20 co-pay	70% after deductible	\$30 co-pay	70% after deductible
Diagnostic X-ray and Lab:	100%	70% after deductible	100%	70% after deductible	\$35	70% after deductible
Maternity Care (1st visit only):	\$15 co-pay	70% after deductible	\$25 co-pay (1st visit only)	70% after deductible	\$35 co-pay (1st visit only)	70% after deductible
Child Immunizations:	\$10 co-pay	See Insurance Certificate	\$20 co-pay	See Insurance Certificate	\$30 co-pay	See Insurance Certificate
Routine Physicals:	\$10 co-pay	See Insurance Certificate	\$20 co-pay	See Insurance Certificate	\$30 co-pay	See Insurance Certificate
Annual Routine GYN Exams:	\$15 co-pay 1 per benefit period	No Benefit	\$25 co-pay 1 per benefit period	No Benefit	\$35 co-pay 1 per benefit period	No Benefit
M.U. Pap & Mammography Mandates:	\$15 co-pay 1 per benefit period	Covered (state-specific guidelines)	\$25 co-pay 1 per benefit period	Covered (state-specific guidelines)	\$35 co-pay 1 per benefit period	Covered (state-specific guidelines)
Short Term Therapies:	\$15 co-pay	70% after deductible	\$25 co-pay	70% after deductible	\$35 co-pay	70% after deductible
Chiropractic Care:	\$15 co-pay	70% after deductible (\$1,000/yr)	\$25 co-pay	70% after deductible (\$1,000/yr)	\$35 co-pay	70% after deductible (\$1,000/yr)
Vision Care:	\$15 co-pay \$70 lens reimbursement every 24 months	No Benefit	\$25 co-pay \$70 lens reimbursement every 24 months	No Benefit	\$35 co-pay \$70 lens reimbursement every 24 months	No Benefit
PHYSICIAN SERVICES						
Durable Medical Equipment:						
	No Benefit	70% after deductible	No Benefit	70% after deductible	No Benefit	70% after deductible
PHYSICIAN SERVICES						
Mental Health: (Inpatient)						
	100%	70% after deductible 35 days per benefit period 30 days per benefit period	\$200 co-pay per admission 25 days per benefit period	70% after deductible 30 days per benefit period	\$250 co-pay per admission 35 days per benefit period	70% after deductible 30 days per benefit period
Mental Health: (Outpatient)						
	100% after \$25 co-pay 20 visits per benefit period	70% after deductible 30 visits per benefit period	100% after \$25 co-pay 20 visits per benefit period	70% after deductible 30 visits per benefit period	100% after \$25 co-pay 20 visits per benefit period	70% after deductible 30 visits per benefit period
Substance Abuse: (Inpatient)						
	100%	70% after deductible 30 days per benefit period 30 days per benefit period	\$200 co-pay per admission 30 days per benefit period	70% after deductible 30 days per benefit period	\$250 co-pay per admission 30 days per benefit period	70% after deductible 30 days per benefit period
Substance Abuse: (Outpatient)						
	100% after \$15 co-pay 20 visits per benefit period	70% after deductible 30 visits per benefit period	100% after \$25 co-pay 20 visits per benefit period	70% after deductible 30 visits per benefit period	100% after \$25 co-pay 20 visits per benefit period	70% after deductible 30 visits per benefit period



51 King Street, Madison, TN 37102



	Horizon PPO 2019	Horizon PPO 2019	Horizon PPO 2019	Horizon PPO 2019	Horizon PPO 2019
Deductible:	None	\$1,000/\$2,000	None	\$1,000/\$2,000	None
Coinsurance:	100%	70%	100%	70%	100%
Coinsurance Limit:	None	\$10,000/\$20,000	None	\$10,000/\$20,000	None
Single/Family:	None	\$500,000	None	\$500,000	None
Lifetime Maximum Benefit:	None	\$500,000	None	\$500,000	None
Inpatient Services:	100%	70% after deductible	100%	70% after deductible	100%
Room & Board:	100%	70% after deductible	100%	70% after deductible	100%
Intensive Care & Other Hospital Services:	100%	70% after deductible	100%	70% after deductible	100%
Intensive Maternity:	100%	70% after deductible	100%	70% after deductible	100%
Organ Transplant:	100%	70% after deductible	100%	70% after deductible	100%
Outpatient Services:	100%	70% after deductible	100%	70% after deductible	100%
Hospital Services:	100%	70% after deductible	100%	70% after deductible	100%
Pre-admission Testing:	100%	70% after deductible	100%	70% after deductible	100%
Emergency Room:	100%	70% after deductible	100%	70% after deductible	100%
Surgical Center:	100%	70% after deductible	100%	70% after deductible	100%
Skilled Nursing Facility:	100%	70% after deductible	100%	70% after deductible	100%
Home Health Care:	100%	70% after deductible	100%	70% after deductible	100%
Respite Care:	100%	70% after deductible	100%	70% after deductible	100%
Outpatient Services:	100%	70% after deductible	100%	70% after deductible	100%
Medical Care:	100%	70% after deductible	100%	70% after deductible	100%
Diagnostic Services:	100%	70% after deductible	100%	70% after deductible	100%
Therapeutic Services:	100%	70% after deductible	100%	70% after deductible	100%
Diagnostic/Therapy Services:	100%	70% after deductible	100%	70% after deductible	100%
Outpatient/Office/Residential Services:					
Primary Care Physician Visit:	\$10 co-pay	70% after deductible	\$10 co-pay	70% after deductible	\$10 co-pay
Office Visit:	\$15 co-pay	70% after deductible	\$15 co-pay	70% after deductible	\$15 co-pay
Specialty Care (Office Visit):	\$15 co-pay	70% after deductible	\$15 co-pay	70% after deductible	\$15 co-pay
Medical & Surgical Care:	\$10/\$15 co-pay	70% after deductible	\$10/\$15 co-pay	70% after deductible	\$10/\$15 co-pay
Diagnostic Tests and Lab:	100%	70% after deductible	100%	70% after deductible	100%
Maternity Care:	\$15 co-pay (1st visit only)	70% after deductible	\$15 co-pay (1st visit only)	70% after deductible	\$15 co-pay (1st visit only)
Intensiv:	\$15 co-pay (4 egg retrieval per lifetime)	70% after deductible	\$15 co-pay (4 egg retrieval per lifetime)	70% after deductible	\$15 co-pay (4 egg retrieval per lifetime)
Well Child Care:	\$10/\$15 co-pay	No Benefit	\$10/\$15 co-pay	No Benefit	\$10/\$15 co-pay
Child Immunizations:	\$10/\$15 co-pay	70% (no deductible)	\$10/\$15 co-pay	70% (no deductible)	\$10/\$15 co-pay
Routine Physicals:	\$10/\$15 co-pay	70% (no deductible)	\$10/\$15 co-pay	70% (no deductible)	\$10/\$15 co-pay
Prostate Screenings:	\$10/\$15 co-pay (Men 40-70)	70% (no deductible)	\$10/\$15 co-pay (Men 40-70)	70% (no deductible)	\$10/\$15 co-pay (Men 40-70)
Annual Routine GYN Exam:	\$15 co-pay (1 per benefit period)	No Benefit	\$15 co-pay (1 per benefit period)	No Benefit	\$15 co-pay (1 per benefit period)
Mammography:	\$10/\$15 co-pay (1 per benefit period)	70% after deductible	\$10/\$15 co-pay (1 per benefit period)	70% after deductible	\$10/\$15 co-pay (1 per benefit period)
Short Term Therapies:	\$10/\$15 co-pay	70% after deductible	\$10/\$15 co-pay	70% after deductible	\$10/\$15 co-pay
Supplemental Services:	100%	70% after deductible	100%	70% after deductible	100%
Prescription (Outpatient):	100%	70% after deductible	100%	70% after deductible	100%
Prescription (Inpatient):	100%	70% after deductible	100%	70% after deductible	100%
Diagnostic Equipment:	100%	70% after deductible	100%	70% after deductible	100%
Diagnostic Support:	100%	70% after deductible	100%	70% after deductible	100%
Physical Rehab Facility:	100%	70% after deductible	100%	70% after deductible	100%
Inpatient Rehabilitation:	100%	70% after deductible	100%	70% after deductible	100%
Overseas & Administration:	100%	70% after deductible	100%	70% after deductible	100%
Nursing:	100%	70% after deductible	100%	70% after deductible	100%
Blood Charges:	100%	70% after deductible	100%	70% after deductible	100%
Mental Health (Inpatient):	100%	70% after deductible	100%	70% after deductible	100%
Mental Health (Outpatient):	100%	70% after deductible	100%	70% after deductible	100%
Substance Abuse (Inpatient):	100%	70% after deductible	100%	70% after deductible	100%
Substance Abuse (Outpatient):	100%	70% after deductible	100%	70% after deductible	100%

*For illustrative purposes only