

NHFT

Tentative Agreement

2014-2017

November 7, 2013

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NHFT Tentative Agreement (TA) Summary

Salary

1. Over 11% salary increase for the 3 years
(3.75% - year 1) (3.74% - year 2) (3.69% - year 3)
2. No step freezes. All teachers move up one step every year.
3. One step removed from salary schedule. 16 steps reduced to 15 steps.
4. Every teacher receives a salary increase every year.
5. Teachers rated "Needs Improvement" or "Developing" move step with completion of district provided PD sessions in May and June.

Medical

1. All 3 medical plans are retained and a fourth plan is available.
2. Rx Prescriptions are now only 1x generic and brand (mail)
3. Dental Plan Improvements
 - Sealants at 100% (New Benefit)
 - Anesthesia covered at 100% (New Benefit)
 - Night Guards at 80% (New Benefit)
 - Crowns at 70% (Up from 50%)
 - Post and Core at 50% (New Benefit)
4. New HDHP/HAS Plan has a 50% contribution toward the deduction from the BOE
5. Committee to be formed to discuss possible Flex Savings Plans for Child Care as well as medical costs.

Other

1. All elementary teachers to receive a 45 minute prep period.
2. Tenured teachers may join sick bank every year.
3. Committee will be formed to discuss outstanding issues not specifically addressed in this contract.

Board of Ed Proposals

- 1.) Eliminate all holidays presently in contract (Thanksgiving, Christmas, Columbus Day, all Jewish holidays, etc)
- 2.) Increase length of school day from 6 ½ hrs. to 8 hours
- 3.) Eliminate all class size limits
- 4.) Increase number of teaching periods for departmentalized teachers from 5 periods to 6 periods.
- 5.) Eliminate the ability of a teacher to grieve an established policy or practice.
- 6.) Decrease sick day accumulation from 215 to 180.
- 7.) Doctors note required after 3 sick days (present language is 5 days)
- 8.) Reduce sick day “cash out” from 64 days upon retirement to 45.5 days
- 9.) Personal days no longer accumulate to 4 days. No carry-over of unused personal days
- 10.) Personal days would require 5 days notice (present language is 2 days)
- 11.) No more than 10% of teachers in any given school could take a personal day on the same day and no personal days allowed in June
- 12.) Eliminate guaranteed free medical benefit for life with 25 years experience in New Haven
- 13.) Eliminate medical opt-out payment option
- 14.) Raise costs of prescriptions to \$10/25/45 with mail order (90 day supply) costing \$10/50/90
- 15.) Eliminate sound school Appendix and after school programs
- 16.) Eliminate Hyde school appendix and after school programs

Results of NHFT Tentative Agreement

- Eliminate one day of Rosh Hashanah
- Student day remains at 6 hrs. 15 mins. 15 mins. added to the end of the day for teachers only*
- All current class size limits retained
- Current 5 period teaching maximum retained
- Grievance language remains unchanged
- 215 sick day accumulations retained
- Retained 5 day requirement for a doctor’s note
- 64 sick days “cash out” retained
- Personal day accumulation to 4 days retained
- 2 day notice “whenever practical” is retained
- All current language retained
- Current language retained. Free medical retained
- Medical Opt-out eliminated but those in program are grandfathered in
Prescription will cost \$10/25/40 w/mail order (90 day supply) costing \$10/25/40
- Sound school program retained as per present language
- Program did not exist this year. Will look to fund this thru TIF/PEP.

*15 minutes unencumbered before school is to be added and use of this 30 minutes of teacher time will be collaboratively decided at each school as to its use.

DISTRICT 2013-2014	HIGH SCHOOL	MIDDLE SCHOOL	ELEMENTARY	
	Time with students			Without Students before/after school
NEW HAVEN		6 hrs 15 min	6 hrs 15 min	15 min/15 min proposed
WEST HAVEN	6 hrs 20 min	6 hrs 50 min	6 hrs 35 min	Office hours
HAMDEN	6 hrs 29 min			15 min/15 min
NORTH BRANFORD	6 hrs 30 min	6 hrs 25 min	6 hrs 25 min	15 min/30 min
BRIDGEPORT	6 hrs 52 min	6 hrs 35 min	6 hrs 35 min	Prof. responsibilities
NEW BRITAIN	7 hrs			10 min/10min
WATERBURY	7 hrs			15 min/15min
EAST HAVEN	7 hrs 10 min	7 hrs 10 min	7 hrs	15 min/25 min
BRANFORD	7 hrs 15 min			
CHESHIRE	7 hrs 20 min			
MILFORD	7 hrs 25 min			20 min/20 min
HARTFORD	7 hrs 30 min			45 min 1 day a week
NEW LONDON	7 hrs 5 min	7 hrs	6 hrs 54 min	Prof. responsibilities

SETTLEMENT AGREEMENT

In resolution of the negotiations for a successor contract to that for the period 2010-2014, and in the spirit of collaboration, the undersigned Parties agree as follows:

1. Duration

Three years (2014-2017)

2. Professionalism/Reform 2.0

- a. Appendix H – See attached.
- b. Appendix I – See attached.
- c. Appendix C – (Hyde School) Delete. Appendix Sections will be relettered accordingly
- d. Norms, Visions and Beliefs statement will be included in contract document

3. Wages

- a. step movement will occur each year of the contract for those teachers receiving an overall rating of Effective, Strong or Exemplary on their evaluation, provided that such step movement is approved as covered by the PEP grant. In the event that the PEP funds are not approved or available for the purposes defined herein the parties agree to reopen this provision;
- b. teachers receiving a Developing or Needs Improvement rating will be notified on or before May 15th of said year and will be given the opportunity to successfully complete up to five (5) sessions of individually designed professional development which must be completed by June 30 in order for said teacher to qualify for increment upon the first payroll cycle of the next school year. Such sessions will be provided by the Board and will expand professional learning responsibilities beyond the already existing immediate and intense development opportunities, including a written Intensive Plan of Improvement and frequent support sessions.;

c. general wage increase per attached wage scales which shall include the following:

- (1) 2014-15 an increase of \$560 to Step O \$1,400 to the top step of the wage scale, and eliminate Max Step 1
- (2) 2015-16 an increase of \$1,500 to the top step of the wage scale only
- (3) 2016-17 an increase of \$1,500 to the top step of the wage scale only

4. **Insurance**

a. Plan Design – as attached. Article XIII, Section 1(a) as proposed in Board Revised #10 Also parties agree that Dental Rider shall include provision for sealants at 100%, crowns 70%, night guards 80%, post and core 50% and anesthesia is covered

b. Cost Sharing –

	HDHP	CompMix	POE	PPO
7/1/14 – 6/30/15	12%	13%	18%	22%
7/1/15 – 6/30/16	13%	14%	18.5%	22.5%
7/1/16 – 6/30/17	14%	15%	19%	23%

c. Change in Carrier (New):

The Board reserves the right to change to an alternative health insurance administrators. The Board also reserves the right to change health insurance plans provided the following steps occur:

- The plan suggested as an alternate must be substantially equal to or better on an overall basis in terms of cost, coverage, benefits, portability and administration to the present plan(s);
- The Union shall have an opportunity to study the proposed plan for a period of sixty (60) working days;
- If at the end of the aforementioned sixty (60) working days there is disagreement between the parties on whether or not the plan offers substantially equal coverage, benefits, portability, cost and administration, then the issue will be sent to a mutually selected arbitrator. If the parties are unable to agree on an arbitrator, the American Arbitration Association shall be requested to appoint an arbitrator with expertise in the health insurance field in accordance with its rules and regulations. The decision of the arbitrator as to whether the proposed plan is substantially equal on an overall basis to the then current plan shall be binding on the parties.
- The Board may propose an alternative health insurance plan only one (1) time during the life of the contract.

d. Health Insurance Waiver – Subparagraph (h) revised to be closed for current participants only and reduced over time by attrition. Participants must annually re-register for opt out. Once a participant opts back into medical or fails to exercise the right to continue the opt out, they are restricted from returning to the opt out.

e. Child care reimbursement program – Subparagraph (i), delete. Parties agree to form a committee to review pre-tax programs for further consideration. Current participants will be preserved until such time as they leave program or program is no longer available per applicable rules to such plans.

5. Work Day

(a) Classroom teachers and other teachers on the classroom teacher salary schedule shall work six hours and forty five minutes (6.75) scheduled hours in each work day. Teachers shall report to school at the designated beginning of their work day. Each school schedule may reflect different start and end times due to bell times, flexible teacher scheduling and other factors, however, teachers must comply with the established schedule for their assigned school(s) for all scheduled time which shall include instructional time, collaborative time, other scheduled professional time as determined collaboratively by teachers and the school Administration and unencumbered preparation time. Teachers may leave the building after all encumbered time has concluded for the day provided such teacher has not scheduled

a parent and/or student conference or is not scheduled for a faculty meeting or a discussion with the Principal or Department Head. . The length of the workday shall not be changed during the life of this Agreement without the mutual consent of the parties. The length of the student instructional day shall not increase beyond the hours in effect for the 2013-14 school year without the mutual consent of the parties.

Article II, Section 7 (b) shall be revised to allow for a 45 minute preparation period.

6. **Other**

- a. Article I, Section 8 (FMLA) – delete the reference to State law.
- b. Article II, Section 2(b) – reduce Rosh Hashanah to a one day holiday.
- c. Article V, delete Sections 1(d), 4(b) and 4(h) as obsolete.
- d. Article VI, Section 1 (Sick Bank) amended as follows:

Article VI, Section 1(d) - Membership in the sick leave bank is voluntary on the part of NHPS employees. At the beginning of each school year, NHPS employees who attained tenure under C.G.S. 10-151 may join the Sick Bank by contributing one day of their appropriated sick leave per year. Each participating employee will contribute one (1) day of sick leave per year in order to stay active in the bank.

Article VI, (2)

Article VI, (3)

Article VI, (becomes Article VI, (2) A person withdrawing from membership in the bank will not be able to withdraw the contributed days.

Article VI, (5) Withdrawals will be made from the bank as follows:

- (i) A person must be sick 50 consecutive days before s/he can draw on the bank. (ii) becomes (i)

Article VI, (8) Maximum withdrawal is 90 days.

- e. Article VIII, Section 2 – evaluation must be signed electronically by teacher within 10 days
- f. Appendix F – modify dates (2006-10, 2010-14) to confirm that F continues during the course of this CBA.
- g. Life Insurance provision to \$75,000.

Appendix H

Side Letter to the 2010-2014 Contract Regarding Continued Improvement,

Inclusive of the 2014-17 Collective Bargaining Agreement

This Agreement is made this ____ day of _____, 2014 by and between The Board of Education of the City of New Haven ("the Board") and The New Haven Federation of Teachers, Local 933, NHFT, AFL-CIO ("the NHFT" or "the Union")(collectively, "the Parties").

WHEREAS, the Parties, in previous negotiations, agreed to contractual changes designed to articulate and to effectuate their joint commitment to reform and to improved student learning in the District, and

WHEREAS, one of the specific steps taken was to implement more effective evaluation models (TEVAL/PEVAL/CEVAL) for teaching professionals;

WHEREAS, the District has been awarded a federal grant to further strengthen professional effectiveness by aligning a professional trajectory for teachers and administrators more closely with the contributions individual professionals make to both student learning and to adult development, with a particular focus on New Haven's hard-to-serve schools, and including compensation that enables outstanding teachers to stay in the classroom and that includes incentives for service in hard-to-serve schools;

WHEREAS, the Parties are committed to building a framework for career-long professional growth that will result in teaching *and* career development practices that are consistently and coherently purposeful, supportive, meaningful, and demonstrably effective in producing greater and deeper student learning and adult teaching practice;

WHEREAS, the Parties have demonstrated an ability to collaborate effectively on critical reform issues through a committee structure after the completion of contract negotiations;

NOW THEREFORE the Parties hereby agree to undertake this important work during the last year of the current contract and beyond, if needed, in accordance with the following framework:

1. Goals: The principal goals of the Committee shall be as follows:
 - a. To identify meaningful career options for teaching professionals that recognize and value classroom teaching excellence as well as the performance of roles that:
 - i. Reflect a wider sphere of impact than the immediate teaching responsibilities and/or
 - ii. Assist the District and the teacher in successfully meeting the needs of students and teachers in hard-to-serve schools.
 - b. For each of these career options, the committee will assess and recommend purposeful, supportive, and meaningful opportunities for teachers as they relate to (1) professional responsibilities and expectations beyond the teaching responsibilities, (2) work rule adjustments, if necessary, (3) job-embedded and targeted training, (4) fair selection, and (5) appropriate evaluation.
 - c. To design compensation enhancements that are aligned to each category of role, including but not limited to the current Teacher Facilitator role.

- i. Such roles shall be made available to those teachers who demonstrate the effective or better performance on TEVAL, irrespective of seniority. Interested teachers will apply for roles that widen the sphere of influence and support hard-to-serve schools. The selection of applicants will be selected in part on their performance on TEVAL.
 - d. To support the development of these roles, the committee will continue to work
 - i. To identify or design appropriate supports and growth opportunities that will encourage and enable teachers to develop their professional effectiveness and to increase the scope of the contributions they make to student learning.
 - ii. Work with the reform committee to determine a designation for hard-to-serve schools, recognizing that the designation should reflect the challenges of the incoming student population including the poverty status of students, the language and special education status, and the degree of transience experienced by the student population.
 - iii. To design steps that enable existing teachers to transition over an appropriate length of time from current to new compensation approaches.
 - iv. To determine how federal grant money can be utilized most effectively to accomplish these goals, recognizing the need for sustainability after outside funds have ceased.
 2. Process: The current Talent Council will serve as the Committee and shall operate in the following manner:
 - a. Timing: the Parties agree to make their best efforts to accomplish the work defined in this document so that the parties may begin implementing their recommendations during the first year of the new contract (2014-15). In order to make this possible, the Parties agree to hold an initial Committee meeting no later than November 15, 2013. The Committee shall make a progress report to the Superintendent and Union President no later than December 15, 2013. The Committee shall make its initial recommendations to the Superintendent and Union President by February 1, 2014.
 - b. Committee Structure: The members will be responsible for attempting to identify specific steps (in accordance with the "Framework for Committee Deliberations" identified below). The Committee is chaired by the Superintendent's Designee; the Committee will be comprised of an equal number of representatives from NHFT and the SAA selected by the union Presidents. The Administration will provide technical support to the Committee.
 - c. Authority and Approval: Recommendations made by the Committee to make changes that are subject to mandatory bargaining requirements must be approved by both Parties prior to implementation. The Parties hereby agree that changes to the specific compensation, funded by TIF/PEP, recommended by the Committee and approved by the Parties may be implemented during the life of the current contract and they agree that the Committee may consider such changes and that the Parties may negotiate over the recommendations or related matters during the life of the new contract.
 3. Framework for Committee Deliberations: During deliberations, the Committee will be guided by several guideposts, including:

- a. Their prior belief statement (see Preamble to the contract), which is grounded in beliefs about student learning, including:
 - i. Improved student learning requires both improved instruction in classrooms and strong support for learning within the school and extended community.
 - ii. Improved student learning is best accomplished through the collaborative deliberation of all stakeholders.
 - b. Any changes to the organization of teaching, teacher careers and schools should respect and encourage the professionalism of teachers and administrators.
 - c. Teachers and administrators, as professionals, must strive to improve their skills and knowledge throughout their careers, and the District should encourage and recognize those efforts.
 - d. Teacher compensation should reflect and honor the contributions individual teachers make to the quality of student learning both in and beyond the individual classroom.
 - e. Changes in how teachers are compensated, if appropriate, should be implemented so that it does not unduly disrupt the careers and reasonable expectations of currently employed teachers.
 - f. Changes in how teachers are compensated, if appropriate, should be fiscally sustainable after temporary funding sources have ceased.
 - g. Teacher compensation should be based increasingly and primarily on factors that have a positive impact on greater numbers of students and adults, and/or that assist in meeting the needs of students in hard-to-serve schools.
 - h. The opportunity for teachers to utilize professional development opportunities or to perform roles beyond the classroom should be based on collaboratively developed selection criteria that are applied fairly.
 - i. To the extent possible, the impact of changes to the compensation of teaching professionals should be evaluated on an on-going basis and results used to inform further changes.
4. Duration: This agreement shall take effect when signed by the Parties. It is intended to remain in effect until termination of the contract currently being negotiated by the Parties.

Appendix I
Side Letter to the 2014-2017 Contract Regarding Continued Reform

Appendix H contains certain specific agreements made during negotiation of the 2014-17 collective bargaining agreement between the Board of Education of the City of New Haven (“the Board”) and the New Haven Federation of Teachers, Local 933, NHFT, AFL-CIO (“the NHFT” or “the Union”)(collectively “the Parties”). The agreements in Appendix I outline a process for making further improvements over the course of the next four years in managing and strengthening the skills and practices of teaching professionals within the District.

These agreements reflect and build on the reform efforts the parties initiated during negotiation of the 2010-14 contract. They are part of a broader framework of beliefs and plans about how the District can accomplish its goal of providing students in the New Haven Public Schools with the best possible educational opportunities. In order to place Appendix H agreements in context, the following is a brief description of this broader framework.

The Parties share a vision of comprehensive, collaborative and persistent improvement in the education of the City’s students based on the following core beliefs and assignment of responsibility:

- Students learn through meaningful and coherent learning experiences that support their intellectual, emotional and physical development. These experiences are created in their classrooms, within the school as a whole and beyond the school and in the larger community.
- Schools are the focal point for student learning, where teams of adults take collective and empowered responsibility for students, working separately and together to move students from wherever they start to the highest performance levels they can achieve.
- The District, at all levels and in all things, encourages collaboration without fault, continuous improvement, and on-going development through growth, adaptation and innovation.

The District’s strategic plan includes four priorities:

1. **Academic Learning:** The Parties work to implement and monitor a rigorous, relevant, high quality, standards-based curriculum to promote college and career readiness (including e.g. CCSS, a comprehensive SRBI program, and STEM initiatives). Student growth and development is at the center of all decisions. Evidence of student learning is demonstrated through multiple sources of data and thoughtful interventions geared at closing achievement gaps and enabling accelerating learning.
2. **Well-being & Wrap-around:** NHPS and its community partners – including parents – take collective responsibility for addressing barriers to student learning and healthy development, so that both student well-being and academic learning are embedded in the culture of each school and clearly supported by the district and community partners (including e.g. the Boost! partnership with the United Way, Parent University and other focused parent engagement efforts). The Parties are committed to focus on whole-

student development including: physical health, social emotional development and school community engagement; the collaboration of the District with professional and community partners to meet student needs; the collaboration of school-based and special education professionals; the collaboration of classroom teachers with math, literacy and other curricular coaches and tutors during and after school; planning with Summer School and After School/Wrap-Around Services staff.

3. **Talent:** The Parties work to attract, to develop, to recognize, and to retain talent of all kinds, including high quality teachers, school leaders, district leaders, and supporting school staff. They cultivate a culture and systems of talent excellence within NHPS (including TEVAL and PEVAL - Teacher and Principal Evaluation and Development, Professional Educators Program, and explicit leadership development programs). Educator-voice at all levels is both sought and respected. Teachers serve as a critical part of the leadership team of each school.

The Parties recognize teachers as professionals. This means that the work of teaching is dynamic and expansive and goes well beyond the scheduled hours of a school day or year. It also means that teachers have a significant responsibility for choosing how to do their work, for the outcomes of their choices and for their career trajectories.

Identifying and replicating best practices is a critical element of the sustained success of District. The Parties agree that successful teaching must be measured through multiple methods so that it can be effectively identified and replicated and, where necessary, improved. The Parties believe that successful and committed teachers should be recognized and provided avenues for rewarding educational careers.

4. **Portfolio Management:** NHPS will manage each school on its own unique path to success, using learning and performance indicators to guide distributed decision-making in classrooms, in schools, and in portfolio decisions at the district level (including school tiering and turnaround, transparency and equity initiatives, District and School Data Team processes, and improved data systems).

Under a portfolio approach each school is a unique enterprise within the larger system. Through school-based identities, themes and decision-making, the Parties endeavor to create a District of world-class schools, which offer a variety of learning opportunities and choices within which for students, parents and staff learn and work.

The Parties recognize that socio-economic realities result in schools presenting a variety of learning challenges. It is important for every school to have access to strong teaching professionals who are able to help develop and replicate successful teaching practices for the population of students at that school. Through the development of their School Improvement Plan (SIP), which is developed collaboratively with teachers and school leaders, each school can chart a course best suited to the needs of its students (e.g. Barnard, Brennan, and Sound Schools), which may include but is not limited to:

- Writing federal, state, local and private proposals for financial support to equitably provide the tools necessary for all staff to have the facilities, equipment, technology and supplies needed to serve relevant schools and students;

- Engaging in public and transparent discussions regarding district and school mission, goals, policies, protocols and plans;
- Engaging in school, administrator and teacher evaluation systems that are objective, timely, fair, deliberative and consequential;
- Offering meaningful professional development and support for teachers and other staff to provide career development and career ladders for staff through a series of peer driven support models and metrics;
- Participating in an open door approach to teaching in which other teachers and staff are welcome at all times in the classroom, respecting the autonomy of the classroom teacher and without disrupting the lesson in progress;
- Seeking and welcoming constructive criticism from peers, administrators, students and families;
- Supporting new teachers both formally and informally as determined by the school leadership team;
- Accessing, analyzing and using data to inform instruction on a daily basis; and
- Developing and collaborating on use of student portfolios and/or student data to measure student growth to be reviewed regularly using protocols designed and developed by the school leadership team.

Time will be allocated at the school level and will be articulated in plans collaboratively developed by teachers and school leaders. Furthermore, these plans will be expected to honor the time expectations outlined in Section II of the contract. To collaborative assess how time is used during the student and professional day.

The Talent Council will engage in collaborative fact-finding to enable school schedules to proactively incorporate the balance of student contact time, collaborative time, professional time, and required instruction and other time (such as recess) accordingly. In this process, the Talent Council will evaluate time issues regarding staffing, speech, specials, scheduling, advisory, and other programs.

The district will provide technical assistance to support the development of these plans.

Duration: This agreement shall take effect when signed by the Parties. It is intended to remain in effect until termination of the contract currently being negotiated by the Parties.

Max1 removed and not re-lettered: teachers move
to Step "O" along with former Step 15 teachers in 14-15

Salary Schedule 2014-2015

STEP in 2013-14	NEW STEP	BA	MA	6TH	PHD
	A	43759	45953	48554	52618
3	B	45357	47551	50151	54215
4	C	47408	49601	52203	56267
5	D	49546	51740	54342	58406
6	E	51745	53938	56540	60603
7	F	54006	56199	58801	62863
8	G	56329	58523	61124	65188
9	H	58719	60919	63513	67595
10	I	61141	63334	65935	69998
11	J	63966	66180	68810	72916
12	K	66803	69038	71694	75840
13	L	69676	71933	74617	78804
14	M	73338	75605	78303	82511
14.5	N	77000	79276	81989	86217
15 & Max1	O	79862	82138	84851	89079
Max2 & Max3	P	82000	84276	86989	91217

Salary Schedule 2015-2016

STEP in 2013-14	NEW STEP	BA	MA	6TH	PHD
	A	43759	45953	48554	52618
	B	45357	47551	50151	54215
3	C	47408	49601	52203	56267
4	D	49546	51740	54342	58406
5	E	51745	53938	56540	60603
6	F	54006	56199	58801	62863
7	G	56329	58523	61124	65188
8	H	58719	60919	63513	67595
9	I	61141	63334	65935	69998
10	J	63966	66180	68810	72916
11	K	66803	69038	71694	75840
12	L	69676	71933	74617	78804
13	M	73338	75605	78303	82511
14	N	77000	79276	81989	86217
14.5	O	79862	82138	84851	89079
15 & Max1/2/3	P	83500	85776	88489	92717

Salary Schedule 2016-2017

STEP in 2013-14	NEW STEP	BA	MA	6TH	PHD
	A	43759	45953	48554	52618
	B	45357	47551	50151	54215
	C	47408	49601	52203	56267
3	D	49546	51740	54342	58406
4	E	51745	53938	56540	60603
5	F	54006	56199	58801	62863
6	G	56329	58523	61124	65188
7	H	58719	60919	63513	67595
8	I	61141	63334	65935	69998
9	J	63966	66180	68810	72916
10	K	66803	69038	71694	75840
11	L	69676	71933	74617	78804
12	M	73338	75605	78303	82511
13	N	77000	79276	81989	86217
14	O	79862	82138	84851	89079
14.5 --> Max3	P	85000	87276	89989	94217

Benefit	Century Preferred PPO	Bluecare POE	Century Preferred Comp Mix	Lumenos HDHP/H.S.A. Plan
Cost Shares	In Network services subject to copays Out-of- Network services subject to deductible and coinsurance	In Network Services Only Subject to Copays	In Network Deductible-\$1000/2000 Coinsurance-20% up to 3000/6000 Out of pocket maximum Following Services Deductible Waived- \$20 Medical Office Visit/\$0 Preventative Care \$100 Emergency Room/\$75 High Cost Diagnostic \$75 Urgent Care/Walk In Center \$20	\$2,000 Ind /\$4,000 family shared in and out of network Medical covered at 80% after deductible in network \$4000/\$8,000 cost share maximum in network RX covered at 100% after deductible subject to Co-Pay covered at 60/40% after deductible out of network Out of Pocket Maximum- \$6,000/\$12,000 out of network Lifetime Maximum - Unlimited
Health Savings Account	N/A	N/A	N/A	Set up by City for each Member Funded at 50% of Deductible each year by City. Additional funding by member with pre tax \$\$\$ up to \$3,300/ \$6,550 combined annual limit in 2014
Out of Network Benefit	OON Network Deductible-\$2000/4000 Coinsurance-20% Out of Pocket Maximum-\$6000/\$12000 Lifetime Max In-Ntwrk Unlimited/Out-Ntwrk- Unlimited	No Out of Network Benefits Members Must Use the Bluecare Provider Network to Receive Payment on Services Lifetime Maximum for In network Services is Unlimited	OON Network Deductible-\$2000/4000 Coinsurance-40% Out of Pocket Maximum-\$6000/\$12,000 Lifetime Max In-Ntwrk Unlimited/Out-Ntwrk- Unlimited	OON Network Deductible shared with In network-\$2000/4000 Coinsurance-60/40% Out of Pocket Maximum- \$6,000/\$12,000 out of network Lifetime Max In-Ntwrk Unlimited/Out-Ntwrk- Unlimited
Out of State Benefit	Uses the National Network and Bluecard PPO	Out of State Benefits are Covered Only in an Emergency or Urgent Situation	Uses the National Network and Bluecard PPO	Uses the National Network and Bluecard PPO
In State Network	Uses the Cent Preferred Network for In-Network Benefits for any other providers would be an Out of Network Benefit	Members Must Use the Bluecare Provider Network to Receive Payment on Services	Uses the Cent Preferred Network for In-Network Benefits for any other providers would be an Out of Network Benefit	Uses the Cent Preferred Network for In-Network Benefits for any other providers would be an Out of Network Benefit
PREVENTIVE CARE	Pediatric Age based schedule No Copay 7 exams Birth to One 7 exams 1-5 years 5 -22 years-Preventative exams allowed once a year	No Copay 7 exams Birth to One 7 exams 1-5 years 5 -22 years-Preventative exams allowed once a year	No Copay 7 exams Birth to One 7 exams 1-5 years 5 -22 years-Preventative exams allowed once a year	Deductible Waived-No Copay 7 exams Birth to One 7 exams 1-5 years 5 -22 years-Preventative exams allowed once a year
Adult Age Based Schedule	No Copay 22 and over-Preventative exams allowed once a year	No Copay 22 and over-Preventative exams allowed once a year	No Copay 22 and over-Preventative exams allowed once a year	Deductible Waived-No Copay 22 and over-Preventative exams allowed once a year
Immunizations	As part of Preventative Exam	As part of Preventative Exam	As part of Preventative Exam	As part of Preventative Exam

Benefit	Century Preferred PPO	Bluecare POE	Century Preferred Comp Mix	Lumenos HDHP/H.S.A. Plan
EMERGENCY CARE				
Emergency Room	\$100 Copay (waived if admitted)	\$100 Copay (waived if admitted)	\$100 Copay (waived if admitted)	After Deductible 80% Co-Insurance in network 60% out of network
Urgent Care	\$75 Copay	\$50 Copay	\$75 Copay	After Deductible 80% Co-Insurance in network 60% out of network
Walk-In Centers	\$15 Copay	\$15 Copay	\$20 Copay	After Deductible 80% Co-Insurance in network 60% out of network
Ambulance	Unlimited for Land and Air	Unlimited for Land and Air	20% after deductible in or out of network	After Deductible 80% Co-Insurance in network 60% out of network
INPATIENT HOSPITAL-				
Inpatient- General/Medical/Surgical/ Maternity (Semi-Private)	All Hospital Admissions Require Pre-Cert \$250 Per Admission Copay	All Hospital Admissions Require Pre-Cert \$250 Per Admission Copay	All Hospital Admission Require Pre-Cert 20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network
Ancillary Services- Medications and Supplies	Covered	Covered	20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network
Mental Health (Biologically Based)	\$250 Copay Per Admission Copay Unlimited Days	\$250 Per Admission Copay Unlimited Days	20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network Unlimited Days
Mental Health (Non-Biologically Based)	\$250 Copay Per Admission Copay Unlimited Days	\$250 Copay Per Admission Copay Unlimited Days	20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network Unlimited Days
Substance Abuse	\$250 Per Admission Copay Unlimited Days	\$250 Per Admission Copay Unlimited Days	20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network Unlimited Days
Rehabilitative Services	\$250 Per Admission Copay 60 Days Per Calendar Year	\$250 Per Admission Copay 60 Days Per Calendar Year	20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network 100 Days Per Calendar Year
Skilled Nursing Facility	\$250 Per Admission Copay 120 Days Per calendar Year	\$250 Per Admission Copay 120 Days Per calendar Year	20% after deductible up to the out of pocket maximum	All Hospital Admissions Require Pre-Cert After Deductible 80% in Network 60% Out of Network 100 Days Per calendar Year
Outpatient Surgery (Facility Charges)	Prior Authorization Required \$200 Copay Ambulatory surgery (in a hospital setting) \$100	Prior Authorization Required \$200 Copay Ambulatory surgery (in a hospital setting) \$100	Prior Authorization Required 20% after deductible up to the out of pocket maximum	Prior Authorization Required After Deductible 80% Co-Insurance in network 60% out of network Ambulatory surgery (in a hospital setting) After Deductible 80% / 60%

Benefit	Century Preferred PPO	Bluecare POE	Century Preferred Comp Mix	Lumenos HDHP/H.S.A. Plan
Pre-Admission Testing	Covered	Covered	After Deductible 80% Co-Insurance in network 60% out of network	After Deductible 80% Co-Insurance in network 60% out of network
Diagnostic Lab & X-Ray	Covered High Cost Diagnostic (MRI, MRA, CAT, CTA, PET, Spec) requires prior auth and a \$75 copay per service up to a \$375 calendar year maximum	Covered High Cost Diagnostic (MRI, MRA, CAT, CTA, PET, Spec) requires prior auth and a \$75 copay per service up to a \$375 calendar year maximum	Covered High Cost Diagnostic (MRI, MRA, CAT, CTA, PET, Spec) requires prior auth and a \$75 copay per service up to a \$375 calendar year maximum	Prior Authorization Required High Cost Diagnostic (MRI, MRA, CAT, CTA, PET, Spec) After Deductible 80% Co-Insurance in network 60% out of network
OTHER SERVICES				
Durable Medical Equipment (Including Prosthetics)	Covered at 100% In Network Out Ntwrk - Deductible and Co-Insurance	Covered at 100%	Covered at 80% after deductible	Covered at 50% after deductible is met
Home Health Care	Covered 200 Visits OON-\$50 Deductible & 20% Coinsurance	Covered 200 Visits	Deductible waived Covered at 80% in and out of network up to the out of pocket maximum 200 Visits	After Deductible 80% Co-Insurance in network 60% out of network 100 Days Per Calendar Year
Hospice	Covered up to Last 6 Months of Life	Covered up to Last 6 Months of Life	Covered up to Last 6 Months of Life After Deductible 80% Co-Insurance in network 60% out of network	Covered up to Last 6 Months of Life After Deductible 80% Co-Insurance in network 60% out of network
Acupuncture	Not Covered	Not Covered	Not Covered	Not Covered
Orthotics	\$50 Co-Pay	\$50 Co-Pay	\$50 Co-Pay	After Deductible 80% Co-Insurance in network, 60% out of network
TMJ	Not Covered	Not Covered	Not Covered	Not Covered
Gastric Bypass	Not Covered	Not Covered	Not Covered	Not Covered
Infertility	\$25 Office Visit Copay State Mandate Level-Prior Auth required Some Restrictions May Apply \$10/\$25/\$40 Mail order \$10/\$25/\$40 30/90 day supply	\$25 Office Visit Copay State Mandate Level-Prior Auth required Some Restrictions May Apply \$10/\$25/\$40 Mail order \$10/\$25/\$40 30/90 day supply	After Deductible 80% Co-Insurance in network 60% out of network State Mandate Level-Prior Auth required Some Restrictions May Apply \$10/\$25/\$40 Mail order \$10/\$25/\$40 30/90 day supply	After Deductible 80% Co-Insurance in network 60% out of network State Mandate Level-Prior Auth required Some Restrictions May Apply After deductible-\$10/\$25/\$40 Mail order \$10/\$25/\$40 30/90 day supply
Drug Rider	Mandatory Generic and Mail order	Mandatory Generic and Mail order	Mandatory Generic and Mail order	Mandatory Generic

*The Student age for all three plans is 26/26.

*This does not constitute the actual health plan or insurance policy. It is only a general description of the plan.