AGREEMENT BETWEEN

THE BOARD OF EDUCATION

OF

THE TOWN OF PLAINVILLE, CONNECTICUT

AND

THE PLAINVILLE ASSOCIATION OF SCHOOL ADMINISTRATORS

July 1, 2018 to June 30, 2021
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ARTICLE I
RECOGNITION

The Plainville Board of Education (hereinafter called the Board) recognizes the Plainville Association of School Administrators (hereinafter called the Association) as the exclusive representative of all certified personnel below the rank of Assistant Superintendent engaged in positions requiring administrative and supervisory certificates for the purpose of negotiations with respect to salaries and other conditions of employment in accordance with all of the rights and privileges as provided by Sections 10-153b to 10-153f of the General Statutes of Connecticut as amended until such time as the professional personnel represented choose other representatives in accordance with said law. This Article shall not be subject to the grievance procedure.

ARTICLE II
GENERAL

A. It is the intent and purpose of the parties hereto that their agreements promote and improve the quality of education in Plainville, Connecticut, provide for orderly professional negotiation between the Board and the Association, and secure prompt and fair disposition of grievances so as to promote positive influences upon the operation of the educational program.

B. Except as expressly provided otherwise by the terms of this agreement, the determination and administration of educational policy, the operation of the schools, and the direction of the professional staff are vested exclusively in the Board or in the Superintendent of Schools.

ARTICLE III
COPIES OF CONTRACT

The Board will furnish or make available to all members of the Association complete copies of the contract agreement together with salary schedules.

ARTICLE IV
GRIEVANCE PROCEDURE

A. Purpose

The purpose of this procedure is to secure, at the lowest possible administrative level, and between the parties, equitable solutions to problems which may arise affecting the welfare and working conditions of the administrators and the welfare and best educational interests of the Plainville School District. For purposes of Level Four of this grievance procedure, a grievance shall be defined as a violation of the term or terms of this contract. Both parties agree that proceedings shall be kept as confidential as is appropriate. The administrators may be represented by the Association and/or its designee at all levels.
B. **Level One**

Any member of the Association who has a complaint or concern not properly resolved may appeal to the Superintendent of Schools. A written decision will be forthcoming within a period of twenty (20) working days.

C. **Level Two**

When the complaint or concern is not resolved for decision by the Superintendent of Schools, the member may appeal to the Board. These appeals are to be in writing within ten (10) working days of the receipt of the decision rendered in Level One. A written decision will be forthcoming within a period of twenty (20) working days.

D. **Level Three**

The Grievance Committee of the Board shall, within fifteen (15) calendar days, hold a hearing for any grievant appealing pursuant to Level Two and said committee shall, within fifteen (15) calendar days thereafter, render a written decision.

E. **Level Four**

1. The Association may, within eight (8) days after receipt of the decision by the administrator at Level Three, submit the grievance to arbitration by so notifying the Board in writing.

2. The chairman of the Board and the president of the Association shall, within three (3) days after such written notice, jointly select a single arbitrator who is an experienced and impartial person of recognized competency. If the parties are unable to agree upon an arbitrator within three (3) days, the American Arbitration Association shall immediately be called upon to select the single arbitrator.

3. The arbitrator selected shall confer promptly with representatives of the Board and the Association, shall review the record of prior hearings, and shall hold such further hearings with the aggrieved Association and other parties and interests as he shall deem requisite. The arbitrator shall have no power to add to, delete from, or modify in any way any of the provisions of this agreement.

4. The arbitrator shall, within thirty (30) days after holding such hearings, render his decision in writing to all parties and interests, setting forth his findings and conclusions on the issues submitted. The decision of the arbitrator shall be binding.

5. All grievances shall be filed within thirty (30) calendar days of the incident which is being grieved.

6. The costs for the services of the arbitrator shall be borne equally by the Board and
the Association.

7. Any alteration in the time-table of the grievance procedure will be by mutual consent between the Board and the Association.

F. **Addenda**

1. Grievance records shall be kept separate from regular personnel records.

2. No reprisals of any kind shall be taken by either party against any participant in the grievance procedure by reason of such participation.

3. If an aggrieved elects to carry a grievance to arbitration independent of the Association, then the costs for the services of the arbitrator shall be borne by the aggrieved.

4. Failure by an administrator or the Board to hold a hearing or render a decision within the specified time limits shall allow the grievant to proceed to the next level of the procedure.

**ARTICLE V**

**JUST CAUSE**

No administrator shall be suspended or disciplined in any way without just cause. Nothing in this Article shall be applicable to non-disciplinary transfers and/or demotions, including but not limited to those occurring due to a reduction in force.

**ARTICLE VI**

**TEMPORARY DISABILITY LEAVE**

A. Administrators shall be entitled to sick leave with full pay up to twenty (20) working days in each school year. Unused sick leave may be accumulated from year to year to a maximum of two hundred and twenty-five (225) days.

For all administrators hired into the bargaining unit on or after July 1, 2012, unused sick leave may be accumulated from year to year to a maximum of two hundred (200) days.

B. Administrators shall be notified in writing of the number of sick days accumulated prior to October 1 of each year.

C. In the event of catastrophic illness, special consideration for extension of sick leave may be given by application, accompanied by a physician's certification, through the Superintendent.

D. In the case of an extended disability leave, the administrator may be required to present
proof of disability by his or her physician.

E. The parties shall establish a pool of sick leave days not to exceed three (3) days per PASA member multiplied by the number of members wishing to participate in the sick leave pool. The three (3) days per member shall come from the annual allotment of sick leave days granted to administrators.

If a member becomes seriously ill and uses up his/her unused total sick leave account he/she may apply to P.A.S.A. for an additional number of days to add to his/her account. Only members who donated days to the sick bank shall participate in the program.

The maximum accumulation of sick days to the sick leave bank shall be 180 days.

ARTICLE VII
SEVERANCE PAY

A. Upon the retirement, in accordance with the Teacher Retirement Act, death, or permanent disability of an administrator, such administrator or his survivor(s) shall be paid 33% of his accumulated unused sick leave over and above his regular compensation. The monies will be paid July 1 or January 1 following retirement, death, or permanent disability, as the administrator or his survivor(s) elect.

Only employees hired into the bargaining unit on or before June 30, 2012 shall be eligible to receive benefits under the provisions of this Article.

B. Formula for determination of per diem rate:

\[
\text{Contracted Salary} = \text{Per Diem} \times \frac{225}{100}
\]

ARTICLE VIII
PERSONAL DAYS

A. All administrators shall be entitled to a total of eight (8) personal days with full pay. Such personal days should include leaves for marriage, illness in family, attendance at graduation exercises of self and family, funerals, and any such days that are not otherwise covered by contract articles. If extenuating circumstances arise regarding additional personal leave time, an appeal may be made directly to the Superintendent of Schools.

B. Application for leave in the provisions above shall be made to the immediate supervisor at least five school days before taking such leave (except in the case of emergencies where five school days is not feasible).

C. Leaves taken pursuant to the above provisions shall be in addition to any sick leave to which the administrator is entitled.
D. For leaves of absence other than those covered by any portion of this Agreement, the rate of deduction shall be 1/225 of the year’s basic salary.

ARTICLE IX
JURY DUTY

Any administrator who is called for jury duty shall receive the necessary leave to fulfill this legal obligation. This leave shall not be deducted from sick leave or personal days. The staff member shall receive a rate of pay equal to the difference between the professional salary and the jury fee.

ARTICLE X
PROFESSIONAL GROWTH

A. The Board and the Association recognize the value of professional growth. Attendance at educational conferences shall be encouraged by the Board.

B. Administrators shall be reimbursed for reasonable expenses for attendance at national, state, and regional educational conferences or conventions when such attendance is approved in advance by the Superintendent or required by the Superintendent.

1. The Board shall budget $8,000 per year for conferences and conventions for all administrators covered by this contract. The Superintendent shall seek input from the Union President to determine equitable distribution of these funds. The final distribution of such funds shall be determined by the Superintendent of Schools.

C. The Board shall pay the dues for membership on behalf of administrators as appropriate to their position in the following organizations:

4. Elementary and Middle School Principals’ Association.
7. Council of Administrators of Special Education.
8. One additional organization selected by each administrator appropriate to the administrator’s position and approved by the Superintendent.

D. Relevant college course work may be recognized by the Board and the Association as valuable professional development.

1. Subject to the prior approval of the Superintendent for all course work, the Board shall, upon presentation of successful completion of such course work, pay an amount not to exceed $750 per year, per member, for tuition fees, supplies and books, for a course taken by an administrator for the improvement of job related skills.
ARTICLE XI
MILITARY LEAVE

Any administrator who is required to enter the federal military service shall be reinstated upon return therefrom in the same class or position previously occupied by him at a salary thereafter which shall include any salary advance to which he would have been entitled had his employment by the Board not been interrupted by the period of military service. Approved military leave will be limited to one tour of duty.

ARTICLE XII
VACATION

A. Each administrator shall receive a total of five weeks (twenty-five working days) vacation between July 1 and June 30 (contract year). Under ordinary circumstances, three of these weeks (fifteen working days) shall be taken during the summer, excluding the two weeks before school opens in the fall and the one week after school closes in June. Upon approval of the Superintendent, administrators may take vacation time during the summer concurrently with other administrators in their school. The two remaining weeks (ten working days) shall be taken as vacation time during regular school vacation periods. Upon approval of the Superintendent, vacation days may be taken during the school year. In addition to the above, administrators may take three days off during Christmas/New Year’s break. These days may only be taken at this time and may not be added to the vacation period if not taken. Vacation days must normally be taken in the fiscal year in which they were earned. In extenuating circumstances, however, an administrator, subject to Superintendent approval, may be allowed to carry over up to five (5) days of vacation into the following fiscal year, provided that any such carried over days are used by December 31st.

B. Upon written requests to and subsequent approval by the Superintendent, an administrator may defer one week (five working days) of winter or spring vacation time to be taken as a vacation week during the summer period.

C. There shall be fourteen (14) paid holidays. They shall consist of:

- Independence Day
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- Day After Christmas
- New Year's Day
- Martin Luther King Day
- Lincoln's Birthday (Lincoln's Birthday will not be a paid holiday if school is in session)
- Presidents' Day
- Good Friday
- Memorial Day

When a holiday falls on a day when school is in session with the students, the
administrators shall be in attendance and shall receive a compensatory day off at a time agreed to mutually with the Superintendent.

D. An administrator who has a legal holiday(s) occur during a vacation period shall be granted a compensatory day(s) to be taken at a time agreeable to the administrator and the Superintendent.

E. On days when school is normally in session, but school is cancelled by the Superintendent, Administrators may choose to work from home, subject to the approval of the Superintendent.

ARTICLE XIII
PERSONAL INJURY BENEFITS

Whenever an administrator is absent from school as a result of personal injury caused by an accident and/or assault upon his person arising out of and in the course of his employment, he shall be paid his full salary (less the amount of any workers' compensation award made for temporary disability due to said injury) for the period of such absence not to exceed one calendar year. No part of such absence shall be charged to his annual or accumulated sick leave.

ARTICLE XIV
PAYROLL DEDUCTIONS

A. In addition to those payroll deductions required by law, the following agencies are eligible for payroll deductions. All requests for deductions must be in writing on approved authorized forms.

1. Credit Union
2. Tax Sheltered Annuity Plans
3. United Way of Plainville
4. Board-approved insurances
5. Plainville Association of School Administrators

B. Each of the associations named in Section A above shall certify to the Board in writing the current rate of its membership dues. Any association which shall change the rate of its membership dues shall give the Board thirty (30) days written notice prior to the effective date of such change.

C. Deductions will be divided as evenly as possible over twenty (20) paychecks during the school year, September - June. The Board shall not be required to honor any deduction authorizations that are delivered to it later than one (1) week prior to the distribution of the payroll from which the deductions are to be made.
ARTICLE XV
AMENDMENT

This Agreement shall not be altered, amended, or changed except in writing, signed by both the Board and the Association, which amendment shall be appended hereto and become a part hereof.

ARTICLE XVI
HOLDOVER

In the event that the Board and the Association shall fail to secure a Successor Agreement prior to the termination of this Agreement, the Association in its sole and absolute discretion may elect to extend the duration of this Agreement for any period not to extend beyond the date of the execution of a Successor Agreement.

ARTICLE XVII
SEVERABILITY

In the event that any provision or portion of this Agreement is ultimately ruled invalid for any reason by an authority of established and competent legal jurisdiction, the balance and remainder of this Agreement shall remain in full force and effect.

ARTICLE XVIII
INSURANCE BENEFITS

The Board shall provide health insurance coverages noted below and pay the premium in accordance with the following terms and conditions:

A. High Deductible Health Savings Account Plan as described below and summarized in Appendix B of this agreement. The master contract shall be on file in the Business Office:

The High Deductible Health Plan has the following features:

(1) $2,500/$5,000 single/two-person or family annual deductibles.

(2) Preventive Care on a no copayment or deductible basis.

(3) A Board-established Health Savings Account (H.S.A.) to allow administrators to fund the deductible on a pretax basis via payroll deduction. Effective with the 2018-2019 school year, the Board shall pay forty (40) percent of the applicable deductible. One-half of the Board’s contribution to the deductible shall be made on the first payroll period following July 1 of each school year and the remaining one-half shall be made on the first payroll period after January 1 of each school year. Administrators hired after the beginning of the
school year shall receive a prorated amount of the Board’s contribution to the deductible as set forth above.

(4) Premium cost share shall be 17% paid by the administrators and 83% paid by the Board for the 2018-2019 school year, 18% paid by the administrators and 82% paid by the Board for the 2019-2020 school year, and 19% paid by the administrators and 81% paid by the Board for the 2020-2021 school year.

B. Connecticut Blue Cross Co-Pay Dental Plan with Dental Rider A and Dental Rider for Unmarried Dependent Children or their equivalent. The Board pays 80% of the premium and the administrators pay 20% of the premium, for both individual and family coverage.

C. All administrators shall be entitled to the following coverage:

1. Group Life Insurance of $200,000 benefit coverage, including $200,000 of Accidental Death and Dismemberment Insurance. The Board pays 90% of the premium and administrator pays 10% of the premium.

2. Full long term disability insurance as provided by Phoenix Mutual or other carrier as designated by the Board. The Board pays 85% of the premium and administrator pays 15% of the premium.

D. Subject to the rules and regulations of the Internal Revenue Service and the Town of Plainville flexible benefits plan, health insurance premium contributions by administrators shall be excludable from income for federal tax purposes.

E. Eligibility for Benefits

1. All insurance benefits shall be provided in accordance with the terms of the insurance carrier.

2. Disputes concerning an employee's eligibility or entitlement to the benefits contained herein are matters which are to be resolved by the employee and the insurance carrier administering the plan.

3. Under no provision of this Agreement shall the Plainville Board of Education be deemed to be a self-insurer. Disputes concerning coverage shall not be subject to the grievance procedure contained in this agreement so long as the Board has not violated any provision of this contract.

Change of Insurance Carrier

There shall be no change in the present insurance benefits set forth on this page except by agreement of the parties. In the event the Board finds that it can provide equivalent benefits and services through an alternative carrier of its choice, it shall seek mutual agreement of the Association for such change. The Association shall have 30 working days to examine the Board's proposal. If the parties are unable to agree to the alternative carrier, a mutually agreed upon arbitrator shall be appointed and the decision of the arbitrator shall be binding upon the parties. If
the parties are unable to agree on an arbitrator within 10 days of a request by either party to arbitrate, the American Arbitration Association shall be requested to appoint an arbitrator with expertise in the health insurance filed in accordance with its rules and regulations.

**Excise Tax**

If the total cost of a group health plan or plans offered under this contract triggers an excise tax under Internal Revenue Code Section 4980I or any other related local, state or federal statute or regulation, the parties agree to open negotiations over an insurance plan that will reduce the cost of the plan to under the excise tax thresholds.

**ARTICLE XIX**

**ADMINISTRATIVE ASSIGNMENTS**

**A.** In the event the Board decides to change or alter the duties or responsibilities of any position represented by the Association, it shall notify the Association at least thirty (30) days prior to the proposed change. The Association shall have an opportunity to meet and consult with the Board prior to the proposed change becoming operational. The decision of the Board shall be final. The Board shall negotiate any substantial impact on conditions of employment that may be generated by its decision, provided such bargaining is required by law.

**B.** An administrator on layoff shall have the right to continue, at his option, in the group plan for medical and life insurance at Board expense and at the group rate for a period of six months or to the end of the school year, whichever is longer.

**C.** Any administrative vacancy governed under the PASA contract, and any new administrative position shall be posted to all PASA members at least five (5) working days prior to any other notification.

**D.** The Union shall be notified of any additions or reductions in bargaining unit positions.

**ARTICLE XX**

**TAX SHELTERED ANNUITY**

The Board of Education will provide annually to each member of the Association the amount of $3,000 to be used for a tax-sheltered annuity.

This amount is to be paid as salary and in one full sum on or about July 1st of each year and to be placed into the tax shelter choice of each member.

Upon leaving the Plainville school system, the Association member is required to return an amount of this tax sheltered annuity proportional to the remaining calendar work days.
ARTICLE XXI
REDUCTION IN FORCE

A. In the event that positions covered by this Agreement are eliminated, the following procedure will be used:

1. Any administrator relieved of his/her duties because of reduction of staff or elimination of position shall be offered an administrative opening, if one exists, in his/her classification for which he/she is certified and qualified.

2. If there is no existing administrative opening in his/her classification, the displaced administrator shall be offered the position of an administrator who has the least seniority in his/her present classification, provided he/she is certified and qualified for the position.

3. If there is no existing administrative opening in his/her classification and the displaced administrator has the least seniority in his/her present classification, he/she will be offered an administrative opening, if one exists, in any other Administrative classification for which he/she is certified and qualified provided; however, such appointment does not constitute a promotion to a higher classification.

4. If there are no existing administrative openings in any administrative classification, and the displaced administrator has the least seniority in his/her present classification, but has administrative seniority over an administrator in another classification for which the displaced administrator is certified and qualified, the displaced administrator will be offered such position; provided, however, such appointment does not constitute a promotion to a higher classification.

5. If an administrator is relieved of his/her duties because of a reduction in staff or elimination of position and another administrative position is not otherwise available as aforesaid, he/she will be offered a teaching position subject to the Reduction in Force provision of the Plainville Education Association’s contract with the Plainville Board of Education.

6. If an administrator is relieved of his/her duties because of a reduction in staff or an elimination of position and employed as a teacher, he/she will be given the experience credit on the salary schedule according to the teacher’s contract for his/her administrative and teaching experience within the school system and shall retain all accumulated sick leave, providing the latter does not violate the teacher’s contract or pertinent state statutes.

7. Any administrator who has been displaced as aforesaid shall be placed on a reappointment list for three (3) years for his former administrative position, and shall remain thereon until reappointed, provided such administrator does not refuse a reappointment. Administrators shall be recalled to positions for which they are certified and qualified according to their administrative seniority in the Plainville
School System. If a reappointment is offered consistent with the above and is refused by the administrator, he/she shall thereupon be removed from the reappointment list.

8. For purposes of this Article, administrative classifications shall be as follows:
   a. High School Principal
   b. Middle School Principal and Directors
   c. Elementary School Principal
   d. High School Assistant Principal and Supervisors
   e. Middle School Assistant Principal and Dean of Students
   f. Coordinator

9. The Superintendent of Schools shall determine whether an administrator is qualified under this Article provided that his decision shall not be arbitrary or capricious. A decision that is not arbitrary or capricious shall be upheld. Decisions of termination from the unit are not subject to the grievance procedure.

ARTICLE XXII
DIRECT DEPOSIT PAYROLL SYSTEM

A. Administrators shall be paid by electronic direct deposit to a qualified financial institution of their choice.

ARTICLE XXIII
CELL PHONE AND BUSINESS TRAVEL

A. The Board will pay an allowance of $50 per month to each administrator employed by the Board, in consideration of each administrator’s use of his or her personal cell phone for school district business. All parties acknowledge that the cell phone allowance to be paid by the Board will be subject to all applicable tax withholding and reporting requirements.

1. Each administrator will be required to acknowledge in writing that because his or her cell phone is being used for school district purposes, the following provisions shall apply:

   a. Each administrator will be required to comply with any and all applicable record retention requirements with respect to communications or other records transmitted and/or stored on the cell phone;

   b. Each administrator will be required to protect the confidentiality of all district-related information transmitted and/or stored on the cell phone;

   c. Each administrator must use his or her cell phone in a manner that complies with all Board policies and regulations, and with all applicable laws, at all times.
d. School district-related information transmitted and/or stored on the cell phone may be subject to review or disclosure under the Freedom of Information Act (subject to any applicable exceptions under such Act). Upon the school district’s receipt of such a request for review or disclosure of school-related information transmitted and/or stored on an administrator’s cell phone, the administrator will be required, upon the request of the Superintendent or designee, to promptly turn the cell phone over to the Superintendent or designee for the purposes of compliance with the Freedom of Information Act.

B. Each administrator shall maintain a log of necessary inter-district and intra-district business travel and submit this log to the Director of Finance and Operations for approval and reimbursement. Reimbursement shall be at the current I.R.S. established auto mileage rate.

ARTICLE XXIV
DURATION

The provisions of this Agreement shall be effective as of July 1, 2018, and shall continue and remain in full force and effect during the period from July 1, 2018 to June 30, 2021. Notwithstanding the above, reopener negotiations regarding the Excise Tax may be triggered pursuant to the clause in Article XVIII.

IN WITNESS WHEREOF, the parties hereunto have caused these presents to be executed by their officers, hereunto duly authorized, and their seals affixed hereto as of the date and year first above written.

Date 10/10/17

By: Andrea Saunders
Chairperson
PLAINVILLE BOARD OF EDUCATION

Date 10/13/17

By: Paula M. Eshoo
President
PLAINVILLE ASSOCIATION OF SCHOOL ADMINISTRATORS
### APPENDIX A—SALARY SCHEDULES
#### PLAINVILLE ADMINISTRATORS

#### 2018-19

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#### 2020-21

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<tr>
<td>Coordinators</td>
<td>105,928</td>
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<td>Middle School Assist. &amp; Dean of Students</td>
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<td>115,851</td>
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<td>Assist. HS Principals &amp; Supervisors</td>
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<td>Elementary Principals</td>
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<td>Middle School Principal &amp; Directors</td>
<td>127,689</td>
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<td>136,748</td>
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<td>High School Principal</td>
<td>133,513</td>
<td>138,050</td>
<td>142,585</td>
<td>147,123</td>
<td>154,338</td>
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* In 2020-21, Administrators will remain on the same step as in 2019-20.

An administrator who has attained a doctoral degree (a Ph.D. or Ed.D. from an accredited college or university) shall receive an annual stipend of two thousand dollars ($2,000)
APPENDIX B
HIGH DEDUCTIBLE HEALTH SAVINGS ACCOUNT PLAN
Your Lumenos HSA Plan

First - Use your HSA to pay for covered services:

**Health Savings Account**
With the Lumenos Health Savings Account (HSA), you can contribute pre-tax dollars to your HSA account. Others may also contribute dollars to your account. You can use these dollars to help meet your annual deductible responsibility. Unused dollars can be saved or invested and accumulate through retirement.

**Plus - To help you stay healthy, use:**

**Preventive Care**
100% coverage for nationally recommended services. Included are the preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

Contributions to Your HSA
For 2017, contributions can be made to your HSA up to the following:
- $3,400 individual coverage
- $6,750 family coverage

Note: These limits apply to all combined contributions from any source.

Preventive Care
No deductions from the HSA or out-of-pocket costs for you as long as you receive your preventive care from an in-network provider. If you choose to go to an out-of-network provider, your deductible or Traditional Health Coverage benefits will apply.

Then -

**Your Bridge Responsibility**
The Bridge is an amount you pay out of your pocket until you meet your annual deductible responsibility. Your Bridge amount will vary depending on how many of your HSA dollars, if any, you choose to spend to help you meet your annual deductible responsibility. If you contribute HSA dollars up to the amount of your deductible and use them, your Bridge will equal $0.

HSA dollars spent on covered services plus your Bridge Responsibility add up to your annual deductible responsibility.

Health Account + Bridge = Deductible

**If Needed -**

**Traditional Health Coverage**
Your Traditional Health Coverage begins after you have met your Bridge responsibility.

**Bridge**
Your Bridge responsibility will vary.

Annual Deductible Responsibility
- In- and Out-of-Network Providers
  - $2,500 individual coverage
  - $5,000 family coverage

Traditional Health Coverage
After your bridge, the plan pays:
- 100% for in-network providers
- 80% for out-of-network providers

After your bridge, your responsibility is:
- 0% for in-network providers
- 20% for out-of-network providers

Additional Protection
For your protection, the total amount you spend out of your pocket is limited. Once you spend that amount, the plan pays 100% of the cost for covered services for the remainder of the plan year.

Annual Out-of-Pocket Maximum
<table>
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<tr>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
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</thead>
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<tr>
<td>$2,500 individual coverage</td>
<td>$5,000 individual coverage</td>
</tr>
<tr>
<td>$5,000 family coverage</td>
<td>$10,000 family coverage</td>
</tr>
</tbody>
</table>

Your annual out-of-pocket maximum consists of funds you spend from your HSA, your Bridge responsibility and your cost share amounts.

Earn More Money for Your Account
What's special about your Lumenos HSA plan is that you may earn additional funds for your health account through the Healthy Rewards incentive program.

To receive funds earned through the Healthy Rewards program, you must have an open HSA with Mellon Bank or with another bank through which your employer is sponsoring your HSA.

Earn Rewards
If you do this: You can earn:
- Future Moneys for participation and completion Up to $200
- Online Wellness Toolkit participation Up to $150
- ConditionCare participation and completion Up to $300

Some eligibility requirements apply. See page 2 for program description.

If you have questions...

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Your employer will provide you with additional health care dollars in your HSA for the following:

**Future Moms:** Individualized obstetric support for expectant high-risk and non-high-risk mothers. Each subscriber or spouse/domestic partner can earn up to a $200 Future Mom's incentive. This includes three milestones: $100 initial enrollment, $50 interim, and $50 postpartum. This includes three milestones: $100 initial enrollment, $50 interim, and $50 postpartum; timing and rules apply.

**Online Wellness Toolkit:** Each subscriber and spouse/domestic partner can earn up to $150 each year. Members earn a $50 incentive at each 100, 200 and 300 point milestone. Your employees can quickly achieve their first milestone of 100 points by completing the Well-Being Assessment and setting up their Well-Being Plan.

**Enroll In ConditionCare:** (Incentive $100) Disease management for prevalent, high-cost conditions (asthma, diabetes, chronic obstructive pulmonary disease, coronary artery disease and heart failure). Each subscriber and spouse/domestic partner can get one incentive per year. In the first year and later years, members must stay qualified to enroll and earn incentives. Members who have more than one health problem will enroll in one combined program — not separate ones for each condition.

**Graduate from ConditionCare:** (Incentive $200) Each subscriber and spouse/domestic partner can earn one credit per year. In the first year and later years, members must stay qualified to enroll, graduate and graduate from one combined program — not separate ones for each condition.

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**Preventive Care**

Anthem's Lumenos HSA plan covers preventive services recommended by the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP) and the American Academy of Pediatrics. The Preventive Care benefit includes screening tests, immunizations and counseling services designed to detect and treat medical conditions to prevent avoidable premature injury, illness and death.

All preventive services received from an in-network provider are covered at 100%, are not deducted from your HSA and do not apply to your deductible. If you see an out-of-network provider, then your deductible or out-of-network coinsurance responsibility will apply.

The following is a list of covered preventive care services:

**Well Baby and Well Child Preventive Care**

- **Office Visits** through age 18; including preventive vision exams.
- **Screening Tests** for vision, hearing, and lead exposure. Also includes pelvic exam, Pap test and contraceptive management for females who are age 18, or have been sexually active.

**Immunizations:**
- Hepatitis A
- Hepatitis B
- Diphtheria, Tetanus, Pertussis (DtaP)
- Varicella (chicken pox)
- Influenza – flu shot
- Pneumococcal Conjugate (pneumonia)
- Human Papilloma Virus (HPV) – cervical cancer
- H. Influenza type b
- Polio
- Measles, Mumps, Rubella (MMR)

**Adult Preventive Care**

- **Office Visits** after age 18; including preventive vision exams.
- **Screening Tests** for coronary artery disease, colorectal cancer, prostate cancer, diabetes, and osteoporosis. Also includes mammograms, as well as pelvic exams, Pap test and contraceptive management.

**Immunizations:**
- Hepatitis A
- Hepatitis B
- Diphtheria, Tetanus, Pertussis (DtaP)
- Varicella (chicken pox)
- Influenza – flu shot
- Pneumococcal Conjugate (pneumonia)
- Human Papilloma Virus (HPV) – cervical cancer

If you have q
Medical Care

Anthem's Lumenos HSA plan covers a wide range of medical services to treat an illness or injury. You can use your available HSA funds to pay for these covered services. Once you spend up to your deductible amount shown on Page 1 for covered services, you will have Traditional Health Coverage with the coinsurance listed on Page 1 to help pay for covered services listed below:

- Outpatient Surgery Services
- Diagnostic X-rays/Lab Tests
- Durable Medical Equipment
- Emergency Hospital Services (network coinsurance applies both in-network and out-of-network)
- Maternity Care
- Chiropractic Care
- Prescription Drugs
- Home health care and hospice care
- Physical, Speech and Occupational Therapy Services

Some covered services may have limitations or other restrictions.* With Anthem's Lumenos HSA plan, the following services are limited:

- Skilled nursing facility services limited to 120 days per member per calendar year.
- Home Health care services limited to 200 visits per member per calendar year.
- Inpatient rehabilitative services limited to 100 days per member per calendar year.
- PT/OT/ST and chiropractic services subject to a combined limit of 50 visits per member per calendar year.
- Inpatient hospitalizations require authorizations.
- Your Lumenos HSA plan includes an unlimited lifetime maximum for in and out-of-network services.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

If you have qu
This summary is a brief outline of the benefits and coverage provided under the Lumenos plan. It is not intended to be a complete list of the benefits of the plan. This summary is for a full year in the Lumenos plan. If you join the plan mid-year or have a qualified change of status, your actual benefit levels may vary.

When you redeem your Healthy Rewards dollars for a gift card, the amount of the gift card is considered taxable income to you. You should contact a tax advisor for guidance on tax issues.

Additional limitations and exclusions may apply.

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If you have questions, please call toll-free 1-888-224-4896.

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