

**SOUDERTON AREA EDUCATION**  
**ASSOCIATION**  
**PSEA/NEA**  
**LAST BEST FINAL OFFER FOR ACT 88**  
**ARBITRATION**  
**September 29, 2008**

**ISSUES IN DISPUTE**

**ASSOCIATION ISSUES**

~~Language to be deleted is struck through and in red~~

Language to be added is in blue

All other language is to be maintained.

**1. Article IV. DURATION OF AGREEMENT**

Association Position – 4 years

District Position – 3 years

**2. ASSOCIATION DAYS**

The Souderton Area School Board shall grant ~~ten (10) days for the 2004-2005 school year; twelve (12) days for the 2005-2006 school year; and fourteen (14) days per beginning in the 2006-~~14 days per year in 2008-2009, ~~fifteen (15) days per year in 2009-2010 and 2010-2011, and sixteen (16) days per year each school year thereafter~~ for Association business upon notification from the President of the SAEA to the Superintendent of Schools. Such leave shall be granted for full or half days only. The Association will be expected to reimburse the District the cost of the daily substitute rate for each of the aforementioned days utilized.

**3.. Article VI B SALARIES**

See Attached Salary Schedules

**4. Article VI B d DOCTORATE LEVEL**

d. Staff members attaining an earned Doctorate degree in the Bargaining Unit Employee's area of assignment shall be entitled to the proper step on the Master's plus 24 track and receive an additional ~~Four Thousand Dollars (\$4,000)~~ above that level.

## **5. Article VI B g      NATIONAL BOARD FOR PROFESSIONAL TEACHING STANDARDS CERTIFICATION**

Bargaining Unit Employees who: (1) successfully complete National Board for Professional Teaching Standards Certification; (2) continue to maintain such certification; (3) provide appropriate evidence thereto to the District Administration; (4) are not at or receiving credits towards the Doctorate level, will be entitled to a bonus in the amount of [\\$4,000](#) per year until June 30<sup>th</sup>, 2012. The bonus will be paid in the last pay due the Bargaining Unit Employee only if the Bargaining Unit Employee successfully completes a full year of active service with the District. The bonus shall not be included in base salary for future increase purposes. Bargaining Unit Employees will not be entitled to any bonus payments in a year that they are on a leave of absence, leave for professional development, sabbatical leave, sick leave or in the event they are no longer working for the School District for any reason.

## **6. Article VI B 4      WITHOLDING OF SALARY**

Any salary increase is dependent upon satisfactory teaching performance, based upon the temporary professional Bargaining Unit Employee or professional Bargaining Unit Employee receiving satisfactory ratings in all of the four (4) categories (personality, preparation, technique or pupil reaction) in the District approved alternate temporary professional employee/professional employee rating form or the State approved rating form for temporary professional and professional s (herein "Rating Form") for the preceding school year, as stated in the Pennsylvania State Code and in accordance with regulations of the Department of Education. ~~The District's internal appeal process in effect as of the date of this Collective Bargaining Agreement shall remain in full force and effect during the term of this Agreement, with the final determination on the appeal of the rating being within the discretion of the Superintendent of Schools.~~ When a Bargaining Unit Employee receives an unsatisfactory rating, in the following year, the Bargaining Unit Employee will receive step movement and the negotiated increase, but will be penalized the equivalent of the amount of step movement and negotiated increase.

Bargaining Unit employees who have received an unsatisfactory rating shall be given the necessary support in order to improve in the identified areas of weakness. The employee shall be reevaluated after 90 days on a work improvement plan. If the deficiencies have been corrected the penalties will be lifted.

Any loss of pay due to an unsatisfactory rating shall be subject to the grievance procedure and binding arbitration.

### Additional Professional Time Obligations

1. Faculty meetings: maximum 10 per year, limited to 30 minutes, discussion-based, non-training Agenda.

3. One chaperone duty of no more than 2 hours in length for secondary

### 5. One detention duty – secondary

7. Department meetings (District or building) maximum of 10/year, limited to 30 minutes each

The professional employee shall have the option to work beyond the workday for additional compensation. At no time will an employee be coerced, intimidated or otherwise feel threatened to work outside the normal work day. Any and all District-directed work done outside the normal work day, other than the work outlined in paragraphs 1-7 above, will be compensated according to the following guidelines:

2. The employee will earn Act 48 credit where applicable

### Elementary/IEP Release time

The District will provide 13 early dismissal days in the elementary buildings. The sole purpose for the early dismissals will be for teacher record keeping and essential classroom activities. No faculty and/or individual meetings shall be held during this time.

## **8. Article VI D      WORK YEAR – FLEX DAYS**

For the purpose of determining salaries under Article VI of this Agreement, the work year for members of the Bargaining Unit shall be as follows:

1. 3 flex days/year -

~~Beginning with the 2004-2005 school year, newly hired Bargaining Unit Employees will be required to work Flex Day #1 and Flex Day #2 as Induction Days during each of their first two years of employment in the Souderton Area School District.~~ Flexible In-Service Credit is a program designed to allow the professional staff the opportunity to earn credit for any school related work performed outside the regular work day. It is to be used at the teacher's discretion. Flex credit will be awarded for all time earned until the maximum flex time credit for the year has been reached.

– 3 days per year are designated as flex days

-Flex time guidelines:

a. Professional growth goal: a teacher's professional growth goal can be exchanged for the final flex day.

b. Professional activity: any activity that will help the teacher instruct, manage, or have a better understanding of the students with whom he/she works.

c. Professional time: any time working with or for students beyond the school day

2. 3 days to be used to prepare for or close out the school year based upon procedures established by the District (one of the three day must be utilized between August 1 and the first teacher day of the applicable school year; exceptions to the August 1 date may be made with the approval of the building principal);
3. ~~6 days~~ 2 days to be used for in-service or parent conferences;
4. A total of ~~192 work days~~ 188 work days per school year.

## **9. Article VI G      PAYMENT DUE FOR SUPPLEMENTAL CONTRACTS**

Supplemental contracts are paid by the business office upon requisition signed by the building principal or immediate supervisor, and submitted in advance of the pay date.

~~A list of the dates on which each activity will be paid is prepared and issued to principals and payees each year. Contracts of One Hundred Dollars (\$100) or less will be paid, on the date listed as the second payment of activity, in one (1) lump sum. All other contracts will be paid in two installments according to the listed pay dates.~~

Payment for yearly supplemental contracts shall be paid to the employee in the first pay period of December and the first pay period of June. Payment for supplemental contracts that are less than one year shall be paid within 30 days upon completion of the duty.

All payments for supplemental contracts will be made through payroll and all deductions will be processed for payment in accordance with IRS/tax withholding regulations

## **10. Article VI, I      Curriculum Rate**

The curriculum hourly rate for Bargaining Unit Members will be ~~as follows: \$21 per hour for the 2004-2005 school year; \$23 per hour for the 2005-2006 school year; \$25 per hour for the 2006-2007 and 2007-2008 school years.~~ \$40 per hour

## **11. Article VII B      MEDICAL INSURANCE**

See attachment

## **12. Article VII H      REIMBURSEMENT OF UNUSED SICK LEAVE**

The Souderton Area School District shall reimburse each teacher upon retirement from the District a portion of the value of accumulated unused sick leave and unused personal days credited to him/her according to the following conditions:

~~1. Reimbursement will be at the rate of \$30 per day for those Bargaining Unit Employees retiring between September 1, 2004 and August 31, 2005; \$32 per day for those Bargaining Unit Employees retiring between September 1, 2005 and August 31, 2006; \$35 per day for those Bargaining Unit Employees retiring between September 1, 2006 and August 31, 2007; \$40 per day for those Bargaining Unit Employees retiring between September 1, 2007 and August 31, 2008.~~

1. The following amounts per day for those Bargaining Unit Employees retiring in the following years: 2008-2009 - \$45; 2009-2010 - \$55; 2010-2011 - \$60; 2011-2012 - \$65.

## **13. Article VII I 11      REIMBURSEMENT FOR DISTANCE LEARNING**

. No reimbursement shall be made to Bargaining Unit Employees taking any video courses, correspondence courses, courses on cruise ships, home study courses, ~~distance-~~

~~learning courses~~, or courses falling within the general intent of this provision, unless specifically approved in writing by the District Superintendent

#### **14. Article VII J      PERSONAL DAYS**

1. Each professional or temporary professional Bargaining Unit Employee is entitled to ~~three (3)~~ **five (5)** days' leave for personal reasons per year. Whenever possible, an eligible Bargaining Unit Employee should notify the building principal of their intent to utilize a personal day prior to the event.
2. Personal days may not be taken during the first five (5) teacher work days or the last five (5) teacher work days of the school term without the written approval of the Superintendent.
3. No more than ten percent (10%) of a building's professional or temporary professional staff shall utilize a personal day during the five (5) day period before or after a holiday or scheduled day off. Requests shall be honored in the order they are received.
4. ~~Remove CAP of 25 days~~

#### **15. Article VIII K      PLANNING TIME**

Team planning time will be directed by the individual teams. The District Administration will not interfere with the use of this time.

##### Elementary "Team" Planning Time (Teacher Directed)

Each elementary teacher will be provided with one 40 minute period per week release time. This time can be used for, but is not limited to, grade level meetings, IEP's and parent conferences at the discretion of the teacher.

##### High School "Team" Planning Time (Teacher Directed)

All High School teachers will be provided with 45 minutes "team" planning time per day.

##### Middle School/Junior High "Team" Planning Time (Teacher Directed)

All Middle School and Junior High School Teachers will be provided with 5 periods of "team" planning time per week in addition to their individual preparation time.

## **16. Article VIII P     EARLY RETIREMENT INCENTIVE PROGRAM**

Employees must have a minimum of ten (10) years of full-time service in the District in order to qualify for this Early Retirement Incentive Program. Employees with 30 years credited service with the Pennsylvania School Employees Retirement System (PSERS), or fifty-five (55) years of age with twenty-five (25) years of credited service with PSERS who retire at the end of the school year and notify the District of their intent to do so by May 1 of that year, will be eligible for a payment of ten thousand dollars (\$10,000) for each of five years, to be deposited in an IRS Section 403(b) and or 437 account.

There must be a minimum of ten (10) participants from the bargaining unit in order for the Early Retirement Incentive Program to be implemented. The Early Retirement Incentive Program will be available after the end of the 2008-09 school year, and every year thereafter.

The Superintendent, with the concurrence of the School Board, may waive strict enforcement of the qualifying criteria for the Early Retirement Incentive Plan on a case by case basis in the interest of the District without creating a precedent or establishing a practice governing any future case.

## **17. Article VIII R     PHYSICAL ASSAULT POSITION**

### Physical Assault Provision

When a professional employee is injured by reason of physical assault in performance of his school-related or assigned duties which results in loss of service, such time lost beyond the total accumulated days of sick leave will be reimbursed by the School District at full salary minus any worker's Compensation benefits, long-term disability insurance benefits, primary Social Security disability benefits, or family Social Security benefits received.

## **DISTRICT ISSUES**

### **1. Article V F      RELEASE TIME FOR ASSOCIATION PRESIDENT**

ASSOCIATION POSITION

Reject – maintain current language

### **2. PERFORMANCE PAY**

ASSOCIATION POSITION

REJECT

### **3. Article VII I      REIMBURSEMENT FOR COST OF COLLEGE OR UNIVERSITY**

ASSOCIATION POSITION

REJECT

### **4. Article VII I 1 a      REIMBURSEMENT CONDITIONS**

ASSOCIATION POSITION

REJECT

### **5. Article VII I 1 b      CREDITS TO A HIGHER DEGREE**

ASSOCIATION POSITION

REJECT

### **6. Article VII I 6      NOTICE OF APPROVAL**

ASSOCIATION POSITION

REJECT

### **7. Article VII I 12      REIMBURSEMENT FOR COURSES FOR DOCTORATE**

ASSOCIATION POSITION

REJECT



**8. MAKE-UP STRIKE DAYS**

ASSOCIATION POSITION

REJECT

**9. PRORATION OF SUPPLEMENTAL CONTRACTS**

ASSOCIATION POSITION

REJECT

**10. HEALTH CARE BENEFITS DURING THE COURSE OF THE WORK  
STOPPAGE**

ASSOCIATION POSITION

REJECT

**11. SETTLEMENT OF ANY OUTSTANDING GRIEVANCES**

ASSOCIATION POSITION

REJECT

**12 RETROACTIVITY**

ASSOCIATION POSITION

REJECT

# **TENTATIVE AGREEMENTS**

The Association agrees with the District's document Exhibit "A" ITEMS AGREED  
PRIOR TO FINAL BEST OFFER – 09/25/08

1. All necessary & appropriate date changes will be made prior to completion of final draft of the Collective Bargaining Agreement
2. Article III C REPORTING A GRIEVANCE
3. Article III B, 2 & c STEP III
4. Article V D MAIL FACILITIES
5. Article V, G MEMBERSHIP DUES DEDUCTION
6. Article VI B 9 PROFESSIONAL EDUCATION CREDITS
7. Article VI B h CPE CREDITS
8. Article VI B 3 b NOTIFICATION OF SALARY STATUS
9. Article VI D WORK FOR FIRST YEAR OF EMPLOYMENT
10. Article VI D PSYCHOLOGIST & HOME/SCHOOL VISITOR
11. SECTION 125 SPENDING PLAN
12. Article VII G LONG TERM DISABILITY
13. Article VIII I 3 CONTINUING PEC
14. Article VII I 8 CREDITS NOT WITHIN THE EMPLOYEE FIELD OF  
CERTIFICATION
16. Article VII N 403(b) LANGUAGE
17. Article VIII I NOTIFICATION OF NEW POSITIONS & PENDING  
VACANCIES
18. Article VIII J ASSIGNMENT & TRANSFER
19. MEETING OF THE MONTH

**SOUDERTON AREA EDUCATION ASSOCIATION/PSEA****Year 1****Salary**

<b>TO TOP</b>	<b>STEP</b>	<b>B</b>	<b>B +12</b>	<b>B +24</b>	<b>MASTERS</b>	<b>M +12</b>	<b>M +24</b>
14	1	38768	39816	41930	43611	46157	48705
13	2	39783	41192	43816	45539	48164	50788
12	3	40797	42951	45648	47412	50108	52799
11	4	41974	44154	46703	49656	52378	54927
10	5	43191	45739	48288	51665	54444	56994
9	6	44776	47324	49872	53674	56511	59060
8	7	46360	48909	51458	55683	58579	61127
7	8	48746	50494	53043	57691	60645	63194
6	9	49531	52079	54627	59701	62712	65260
5	10	51115	53664	56213	61710	64779	67327
4	11	52701	55249	57798	63719	66846	69394
3	12	54286	56835	59383	65728	68912	71460
2	13	55871	58419	60968	67736	70979	73527
1	14	59083	61709	64335	71791	75198	77825
TOP	15	73831	76795	79759	86237	89201	92210

**SOUDERTON AREA EDUCATION ASSOCIATION/PSEA**

**Year 2**

**Salary**

<b>TO TOP</b>	<b>STEP</b>	<b>B</b>	<b>B +12</b>	<b>B +24</b>	<b>MASTERS</b>	<b>M +12</b>	<b>M +24</b>
14	1	40212	41775	44138	46176	48862	51550
13	2	41751	43585	46330	48399	51144	53889
12	3	43288	45681	48481	50580	53380	56174
11	4	44948	47360	50049	53040	55859	58547
10	5	46638	49326	52014	55324	58186	60875
9	6	48603	51292	53980	57608	60513	63201
8	7	50569	53257	55946	59891	62840	65529
7	8	53135	55223	57911	62175	65167	67856
6	9	54500	57189	59877	64459	67494	70182
5	10	56466	59154	61843	66743	69821	72509
4	11	58432	61120	63809	69026	72149	74836
3	12	60398	63086	65774	71310	74475	77163
2	13	62363	65052	67740	73593	76803	79491
1	14	65549	68296	71042	77412	80744	83491
TOP	15	77388	80388	83388	89023	92023	95056

**SOUDERTON AREA EDUCATION ASSOCIATION/PSEA**

**Year 3**

**Salary**

<b>TO TOP</b>	<b>STEP</b>	<b>B</b>	<b>B +12</b>	<b>B +24</b>	<b>MASTERS</b>	<b>M +12</b>	<b>M +24</b>
14	1	41657	43735	46346	48740	51568	54395
13	2	43719	45977	48843	51258	54125	56991
12	3	45780	48410	51313	53749	56651	59550
11	4	47922	50566	53394	56425	59340	62168
10	5	50084	52912	55741	58983	61927	64756
9	6	52431	55259	58087	61542	64514	67343
8	7	54777	57605	60434	64100	67102	69930
7	8	57524	59952	62780	66658	69689	72517
6	9	59470	62298	65126	69217	72277	75105
5	10	61816	64645	67473	71775	74864	77692
4	11	64163	66991	69819	74334	77451	80279
3	12	66509	69338	72166	76892	80038	82866
2	13	68856	71684	74512	79450	82626	85454
1	14	72016	74883	77750	83032	86289	89157
TOP	15	80944	83980	87016	91809	94845	97903

**SOUDERTON AREA EDUCATION ASSOCIATION/PSEA****Year 4****Salary**

<b>TO TOP</b>	<b>STEP</b>	<b>B</b>	<b>B +12</b>	<b>B +24</b>	<b>MASTERS</b>	<b>M +12</b>	<b>M +24</b>
14	1	43102	45695	48554	51305	54273	57241
13	2	45686	48370	51357	54118	57105	60092
12	3	48271	51140	54146	56917	59922	62926
11	4	50896	53772	56740	59809	62821	65789
10	5	53531	56499	59467	62642	65668	68636
9	6	56258	59226	62194	65476	68516	71484
8	7	58985	61953	64922	68309	71364	74332
7	8	61913	64681	67649	71142	74211	77179
6	9	64440	67408	70376	73975	77059	80027
5	10	67167	70135	73103	76808	79906	82874
4	11	69894	72862	75830	79641	82754	85722
3	12	72621	75589	78557	82475	85602	88569
2	13	75348	78317	81285	85308	88449	91417
1	14	78482	81470	84457	88652	91835	94822
TOP	15	84500	87572	90644	94595	97666	100750

# Souderton Area School District

## Schedule of Benefits

### Association Proposal 9/1/08

Benefit	Current	Employee		Proposed	Employee
	Green Plan	"Premium" Share		Green Plan	"Premium" Share
	PPO	10% NON-PPO		PPO	10% NON-PPO
Facilities Charges-					
Hospital Room and Board	100%	100%		100%	100%
Ancillary Charges	100%	100%			
Skilled Nursing Facility	100%	100%			
Home Health Care,	100%	100%			
Hospice	100%	100%		100%	100%
Outpatient Surgery	100%	100%			
Birthing Facility	100%	100%			
Professional Charges					
Surgery	100%	100%		100%	100%
Second Surgical Opinion	100%	100%			
Anesthesia	100%	100%		100%	100%
Inpatient Physican Visits	100%	100%			
Physician Office Visits	100% after \$10 copay	85%		100% after \$10 copay	85%
Private Duty Nursing	100%	85%		100%	85%
Allergy Serums & Injections	100%	85%		100%	85%
Chiropractic Services (25 visits calendar year)			Chiropractic Services (50 visits calendar year)		
Chiropractic Office Visit	\$10 co-pay	85%		\$10 co-pay	85%
All other Chiropractic Services	100%	85%		100%	85%
Other Facility/Professional Charges					
Diagnostic X-Ray & Lab	100%	100%		100%	100%
Emergency Room Services	\$10 copay then 100%	\$10 copay then 100%		\$10 copay then 100%	\$10 copay then 100%
Non-Emergency Visits to Emergency Room	\$50 copay then 100%	\$50 copay then 100%	Non-Emergency Visits to Emergency Room	\$10 copay then 100%	\$10 copay then 100%
Therapy Services (Physical, respiration occupational and speech therapy limited to 25 visits per calendar year)	100%	85%	Therapy Services (Physical, respiration occupational and speech therapy limited to 30 visits per calendar year)	100%	85%
Psychiatric & Chemical Dependency Care			Psychiatric & Chemical Dependency Care		
Inpatient	85%	85%	Substance Abuse Detox	100%	85%
Outpatient (15 visits per calendar year \$45 per visit maximum)	85%	85%	7 day admission, 4adm/life		
			Substance Abuse Rehab	100%	85%
			30days, 90 days lifetime		
			Substance Abuse-OP/Part	100%	85%
			30 days yr** 120 days/life		
			** 30 separate outpatient/ partial visits are available for trade on a 2:1 basis for an additional rehabilitation days		
			OP Psychiatric Visits	\$10 co-pay then 100%	85%
			60 visits per year		
			IP Serious Mental Illness	100%	85%
			OP Serious Mental Illness	\$10 co-pay then 100%	85%
			60 visits per year		

Post Chemotherapy Cranial Prostheses (wigs)	50% to a max of \$200	50% to a max of \$200	Post Chemotherapy Cranial Prostheses (wigs)	100% no max	50% to a max of \$1000
Ambulance	100%	100%	Ambulance	100%	100%
TMJ Treatment (\$2000 life time)	100%	85%	TMJ Treatment (\$4000 life time)	100%	85%
Outpatient Nursing Service (30 visits per calendar year)	100%	85%	Outpatient Nursing Service (30 visits per calendar year)	100%	85%
Organ or Tissue Transplants (\$100,000 lifetime maximum for heart, heart & lung or liver transplants, \$10,000 procurement charges limit per procedure)	100%	85%	Organ or Tissue Transplants (\$0 lifetime maximum for heart, heart & lung or liver transplants, \$0 procurement charges limit per procedure)	100%	85%
All Other Covered Expenses	100%	85%		100%	85%

**Wellness Benefits, per Calendar Year**

Well baby care, including Immunizations			Well baby care, including Immunizations		
Birth to 1 Year - up to 4 visits per calendar Year	100%	100%	Birth to 1 Year -unlimited visits per calendar Year	100%	100%
Age 1 to Age 3 -up to 3 visits per Calendar Year	100%	100%	Age 1 to Age 3 -unlimited visits per Calendar Year	100%	100%
Well Child Care- 3 years of age and older up to \$300 per child per Calendar Year	100%	100%	Well Child Care- 3 years of age and older unlimited per child per Calendar Year	100%	100%
Adult Wellness, for employees and spouses			Adult Wellness, for employees and spouses		
Routine physical exam and associated tests as per Green Plan Document limit \$300	100%	100%	Routine physical exam and associated tests as per Green Plan Document no yearly limit	100%	100%

**Deductibles, per Calendar Year**

Major Medical:				
Individual-	0	\$250	0	\$250
Family-	0	\$750	0	\$750
Common Accident	0	\$250	0	\$250

Inpatient Hospitalization:				
Individual	No separate deductible		No separate deductible	
Family	No separate deductible		No separate deductible	

**Out-of Pocket Maximums, per calendar year.**

Individual	0	\$300	0	\$300
Family	0	\$900	0	\$900

All covered Expenses	\$1,000,000	All covered Expenses	\$ 3,000,000
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Combined per Lifetime

Chemical Dependency  
Care per lifetime \$50,000

Combined per Lifetime

Chemical Dependency  
Care per lifetime \$1,000,000

# Souderton Area School District

## Schedule of Benefits

### Association Proposal 9/1/08

Benefit	Current		Proposed	
	Red Plan In-Network	Employee "Premium" Share 5% Out of Network	Red plan In-Network	Employee "Premium" Share 5% Out of Network
<b>Facilities Charges-</b>	100%	80%	100%	80%
Hospital Room and Board	100%	80%	100%	80%
Ancillary Charges	100%	80%	100%	80%
Skilled Nursing Facility	100%	80%	100%	80%
Home Health Care,	100%	80%	100%	80%
Hospice	100%	80%	100%	80%
Outpatient Surgery	100%	80%	100%	80%
Birthing Facility	100%	80%	100%	80%
<b>Professional Charges</b>				
Surgery	100%	80%	100%	80%
Second Surgical Opinion	100%	80%	100%	80%
Anesthesia	100%	80%	100%	80%
Inpatient Physician Visits	100%	80%	100%	80%
Physician Office Visits	100%	80%	100%	80%
	after \$10 copay		after \$10 copay	after \$10 copay
Private Duty Nursing	100%	80%	100%	80%
Allergy Serums & Injections	100%	80%	100%	80%
Chiropractic Services (25 visits calendar year)	100%	80%	Chiropractic Services (50 visits calendar year)	100%
Chiropractic Office Visit	100%	80%	100%	80%
All other Chiropractic Services	100%	80%	100%	80%
<b>Other Facility/Professional Charges</b>				
Diagnostic X-Ray & Lab	100%	80%	100%	80%
Emergency Room Services	100%	80%	100%	80%
	after \$10 copay		after \$10 copay	after \$10 copay
Non-Emergency Visits to Emergency Room	100%	100%	100%	100%
	after \$50 copay	after \$50 copay	\$10 copay	\$10 copay
Therapy Services (Physical, respiration occupational and speech therapy limited to 25 visits per calendar year)			Therapy Services (Physical, respiration occupational and speech therapy limited to 30 visits per calendar year)	100%
				80%

Psychiatric & Chemical Dependency Care					
Inpatient	80%	80%	Substance Abuse Detox	100%	80%
Outpatient	80%	80%	7 day admission, 4adm/life		
(15 visits per calendar year			Substance Abuse Rehab	100%	80%
\$45 per visit maximum)			30days, 90 days lifetime		
			Substance Abuse-OP/Part	100%	80%
			30 days yr** 120 days/life		
			** 30 separate outpatient/ partial visits are available for trade on a 2:1 basis for an additional rehabilitation days		
			OP Psychiatric Visits	100%	80%
			60 visits per year		
			IP Serious Mental Illness	100%	80%
			OP Serious Mental Illness	100%	80%
			60 visits per year		
Post Chemotherapy Cranial Protheses (wigs)	50% to a max of \$200	50% to a max of \$200		100% no max	50% to a max of \$1000
Ambulance	100%	80%		100%	100%
TMJ Treatment (\$2000 life time)	100%	80%	TMJ Treatment (\$4000 life time)	100%	80%
Outpatient Nursing Service (30 visits per calendar year)	100%	80%		100%	80%
Organ or Tissue Transplants (\$100,000 lifetime maximum for heart, heart & lung or liver transplants, \$10,000 procurement charges limit per procedure)	100%	80%	(\$0 lifetime maximum for heart, heart & lung or liver transplants, \$0 procurement charges limit per procedure)	100%	80%

#### **Wellness Benefits, per Calendar Year**

Well baby care, including Immunizations	100%	100%	Well baby care, including Immunizations	100%	100%
Birth to 1 Year - up to 4 visits per calendar Year	100%	100%	Birth to 1 Year - up to 4 visits per calendar Year		
Age 1 to Age 3 -up to 3 visits per Calendar Year	100%	100%		100%	100%
Well Child Care- 3 years of age and older up to \$300 per child per Calendar Year	100%	100%	Well Child Care- 3 years of age and older unlimited per child per Calendar Year		
Adult Wellness, for employees and spouses	100%	100%	Adult Wellsness, for employees and spouses	100%	100%
Routine physical exam and associated tests as per Red Plan Document limit \$300	100%	100%	Routine physical exam, including GYN exam unlimited per adult per calendar year		

Deductibles, per Calendar Year

Major Medical:

Individual-	\$250	0	\$250
Family-	\$750	0	\$750
Common Accident	\$250	0	\$250

Inpatient Hospitalization:

Individual	\$250	\$250	\$250
Family	\$1,000	\$1,000	\$1,000

Out-of Pocket Maximums, per calendar year.

Individual	\$1,000	\$1,000	\$1,000
Family	\$3,000	\$3,000	\$3,000

All covered Expenses		All covered Expenses	\$ 3,000,000
Combined per Lifetime	\$1,000,000	Combined per Lifetime	

Chemical Dependency		Chemical Dependency	\$1,000,000
Care per lifetime	\$50,000	Care per lifetime	