

**COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA LABOR RELATIONS BOARD**

In the Matter of the Arbitration

Act 88-Mandatory Non-Binding
Arbitration

Between

SOUDERTON AREA EDUCATION ASSOCIATION

And

SOUDERTON AREA SCHOOL DISTRICT

BEFORE

Rochelle K. Kaplan, Esq.
Impartial Arbitrator

Don Atkiss
Arbitrator for the Association

Mark W. Fitzgerald, Esq.
Arbitrator for the School District

INTRODUCTION

The undersigned arbitrators were duly appointed as the Board of Arbitration pursuant to the provisions of Pennsylvania Statutes Annotated Title 24 Section 11-1125A (b) Act 88 of 1992. Hearings in this matter were conducted on January 12, January 15 and February 10, 2009 at the Souderton Area School District Administrative Offices where both parties had a full and fair opportunity to present testimony, documentary and other evidence, examine and cross examine witness and offer arguments in support of their respective final best offers in bargaining. The panel held several executive sessions to review the materials, discuss the proposals, and determine whether there was need for additional hearings.

Prior to the hearings, the Arbitration panel received hundreds of comments from the public. Some expressed their support for the Association's final best offer, and others supported the School District's final best offer. Many individuals stated that they had no strong opinion as to the competing offers, but merely want the matter settled.

Souderton Area School District is located in northern Montgomery County. The School District is mostly residential and agricultural. There is some commercial development in and around the boroughs of Souderton and Telford. The School Board has maintained a fiscally conservative approach to finance and budgeting. It typically underestimated revenues and over estimated expenses. By this approach to budgeting, the School District has been an able steward of taxpayer dollars. To the School District's credit, no programs, services or staff has been cut despite the current economic conditions.

In the 2008-2009 school year, there are 6883 pupils served in the School District by seven elementary schools, one middle school, one junior high school and one high school. In September 2009, a new high school is scheduled to open. There are 512.5 teachers who are members of the Souderton Area Education Association. There are also three other unions that represent employees at the School District- Souderton Area Educational Support Personnel Association, Souderton Area Secretaries Association, and Teamsters Local Union 384.

The Association's primary concerns are repair of the salary schedule, improving the health care plans, and maintaining the current employee premium share of 10%, 5%, 0% for the green, red, and blue plans, respectively. At the hearing, the Association presented evidence that the starting and mid career salaries were the lowest in Montgomery County. Its wage proposal is designed to bring these salaries to the average in the County. Moreover, the evidence shows that the salary schedule includes a bump step at the top of the salary schedule which creates internal inequities in the schedule. The Association's goal is the creation of a more balanced salary

schedule. The Association presented evidence of the School District's ability to pay for the changes to the salary schedule.

The Association's health benefit proposals are designed to improve the health care plans so that they were similar to other health care plans in the County. It presented evidence showing that the current employee premium share is similar to that paid by employees in other districts who have higher salaries. In addition to salaries and health benefits, the Association was also concerned with changing language regarding the assignment of non teaching duties after the end of the work day, use of flex days, and team planning time by the teachers during the work day.

The School District's primary concerns are maintaining a conservative approach to the increases in payroll and employee costs that are attendant to salary increases, as well as handling the rising costs of providing health benefits to its employees. While it was not unconcerned with the imbalance in the salary schedule, the School District argued that since the current salary schedule was a product of many years of negotiations, it will take more than one contract term to repair the damage. The School District acknowledged that the starting and middle salaries are less competitive than those in other districts, but presented evidence that the recruitment and retention rates in the District were quite good.

Regarding health care benefits, the School District pointed out that healthcare plan has been self-insured for many years and there has not been any modification to the health care plans despite the increases in the costs of providing health benefit to employees. The School District presented evidence showing projected average increases to the health care costs each year of the agreement. The School District proposed converting the three current plans to two plans-High and Standard- and increasing the employee premium share 2% each year of the contract. It presented evidence showing the savings the School District would obtain by converting to the two plans and increasing the employee's share of the premiums. In addition to salary and benefits, the School District is concerned with the assignment of non teaching duties after the end of the work day, use of flex days, and adopting a pay for performance plan.

The parties' negotiations as well as the hearings and panel deliberations were conducted in the midst of the economic crisis that the country faces. It was uppermost in the minds of all who participated in the proceedings. No one knows what the future holds which made the Panel's deliberations all the more challenging.

The panel crafted an Award that attempted to balance the School District's financial concerns while recognizing the Association's desire to begin the repair of the salary schedule and increase the starting and mid career salaries of the teacher so that they are more competitive with those in Montgomery County. The panel also recognized that health care costs will in all likelihood increase during the term of this

contract and having employees pay more of these costs is more than likely going to be the trend in most School Districts. Having said that, because this is a four year agreement, an additional increase to the Employee's premium share in the fourth year of the agreement is recommended only if there is a 13% increase to the costs of family coverage in that year. The School District will determine whether there has been a 13% increase to the costs of providing health care by looking at the claims made during the 2010-2011 school year.

Finally, the September strike loomed over the Panel's deliberations. Keeping the Souderton School District's schools open is a high priority. The Souderton community would be at best highly disappointed, and at worst, justifiably outraged, if this process left it with the same instability that it faced last September. In crafting the Award on each issue, the panel considered what was in the best interest of all of the stakeholders---including students, parents, and taxpayers.

Accordingly, the following Award was adopted by the majority of the Arbitration panel:

AWARD

1. Article IV Duration of Agreement

Effective Date

This Agreement shall be effective July 1, 2008 and shall continue in effect until June 30, 2012, subject to the Association's right to negotiate over a successor agreement as provided in Article II. This Agreement shall not extend orally and it is expressly understood that it shall expire on the date indicated.

Item 22 of this Award lists the provisions that will not take effect until July 1, 2009.

2. Article V Association Rights and Privileges

E. Association Days

The Souderton Area School District shall grant fourteen (14) days each school year 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 V Association Rights and Privileges

F. Release Time for Souderton Area Education Association President

The contract language remains as currently stated in the Agreement. The School District's proposal is rejected.

4. Article VI Compensation

A. Salary Schedule

Full time professional staff members in the employ of the Souderton Area School District during the term of this contract shall receive the salary indicated in salary schedules for 2008-2009, 2009-2010, 2010-2011, and 2011-2012 which are set forth in Appendix B of this Award.

The Panel recommends that along with accepting the salary schedules, the parties accept the formula used to arrive at the schedules as this formula enabled the Panel to reduce the bump step and equalize the increments between the steps. During the term of the contract, the bump step is reduced from the current range of 33%-23% in each of the top salaries across all columns to 13% in each of the top salaries across all columns. In addition, the increments between each step below the top step in the salary schedule are equalized at 4% over the term of the Agreement. If the parties continue utilizing this method in their subsequent contracts, the schedule will remain balanced and the bump step will be further reduced.

The actual increases to the payroll for 2008-2009 are 3.71%, which takes into account the turnover of personnel during the school year. The projected increases to the payroll for 2009-2010, 2010-2011, and 2011-2012 are 4.64%, 4.51%, 4.30%, respectively. However, these projected increases do not factor in savings from turnover. Thus, the actual increases to the payroll may range from 2.4% to 2.7% in the last three years of the contract.

It should also be pointed out that while these increases may be somewhat higher than the School District proposed, they are far lower than the Association proposed. They are necessary in order to increase the starting salary and the salaries at the middle of the salary schedule which are the lowest in the County. Finally, the increases will move these salaries closer to the average comparable salaries in the other School Districts in the County.

5. Article VI Compensation

B. 1 Validity of Graduate Credit and Masters Equivalent

- 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 amount above that level as follows: \$2100 in the 2008-2009 school year, \$2200 in the 2009-2010 school year, \$2300 in the 2010-2011 school year, and \$2500 in the 2011-2012 school year.

6. Article VI Compensation

B. 2 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 as follows: \$2100 in the 2008-2009 school year, \$2200 in the 2009-2010 school year, \$2300 in the 2010-2011 school year, and \$2500 in the 2011-2012 school year.

The balance of the contract language in this provision will remain as currently stated in the Agreement.

7. Article VI Compensation

B. 4 Withholding of Salary Increase for Unsatisfactory Performance

The contract language remains as currently stated in the Agreement. The Association's proposal is rejected.

8. Article VI Compensation

C. Length of School Day

The contract language remains as currently stated in the Agreement. The Association's and School District's proposals are rejected.

The following language should be added to this provision of the Agreement:

The District and the Association agree to form a joint committee comprised of three (3) representatives appointed by the District and three (3) representatives appointed by the Association to evaluate and make recommendations to both parties on issues related to the current work day. Such recommendations will be made no later than January 15, 2010. Any recommendation which would require an amendment to the existing collective bargaining agreement will be subject to ratification by both the Board of School Directors and the general membership of Souderton Area Education Association.

9. Article VI Compensation

D. Work Year

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-

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.

Flex days must be used for only professional development by mutual agreement between the Bargaining Unit Employee and his or her principal or the principal's designee, with the exception that one day may be used for Instructional Support Team (IST) purposes.

2. No change to contract language

3. No change to contract language

4. The School Districts proposal is rejected. The number of days in a school year will remain at 192 work days per year during the term of the agreement. However for the 2008-2009 school year, there will be 186 work days.

10. Article VI Compensation

G. Payment Due Under All Supplemental Contracts

The contract language remains as currently stated in the Agreement. The Association's proposal is rejected.

11. Article VI Compensation

I. Curriculum Rate

The curriculum hourly rate for Bargaining Unit Members will be as follows: \$27 per hour for 2008-2009 school year; \$29 per hour for the 2009-2010 school year; \$31 per hour for the 2010-2011 school year; and \$33 per hour for the 2011-2012 school year.

12. Article VII Benefits

B. Medical Insurance

General Provisions

Commencing in the 2009-2010 school year, the School District shall provide to Bargaining Unit Employees a core healthcare plan (Core Plan) which is equivalent to the current Independent Blue Cross 10/20/70 benefit design with the exception that there will be a \$3,000,000 lifetime maximum as proposed by the Association, as more fully described in Appendix C attached to this Award; and a standard health care plan (Standard Plan) as more fully described in Appendix C attached to this Award.

Bargaining Unit Employee contributions to the premiums for the Core Plan will be 12% in each year of the contract commencing September 1, 2009. However, if the premiums for family coverage under the Core Plan increase by 13% or more in the final year of the contract, Bargaining Unit Employees shall contribute 13% to premiums (single, husband and wife, and family coverage premiums) in the final year of the contract. The increase to the premium for family coverage will be determined by the process currently used by the School District and the claims Administrator to establish premiums for the subsequent school year.

Bargaining Unit Employee contributions to the premiums for the Standard Plan will be 4% in each year of the contract commencing September 1, 2009. However, if the premiums for family coverage under the Standard Plan increase by 13% or more in the final year of the contract, Bargaining Unit Employees shall contribute 5% to the premiums (single, husband and wife, and family coverage premiums) in the final year of the contract. The increase to the premium for family coverage will be determined by the process currently used by the School District and the claims Administrator to establish premiums for the subsequent school year.

The Employee share of the premiums shall be paid through mandatory payroll deductions.

Items 6 and 7 in Paragraph B of the current agreement will remain as is currently stated.

The Prescription Benefit plan will remain as currently provided.

The above described changes to the health care plans enable the School District to realize substantial health care cost savings over the life of the

Agreement; and at the same time, establishing benefit levels that are in line with a majority of the school districts in the county.

13. Article VII Benefits

H. Reimbursement for Unused Sick leave/Unused Personal Days

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 day credit to him/her according to the following conditions:

1. Reimbursement will be at the rate of \$43 per day for those Bargaining Unit Employees retiring between September 1, 2008 and August 31, 2009; \$45 per day for those Bargaining Unit Employees retiring between September 1, 2009 and August 31, 2010; \$47 for those Bargaining Unit Employees retiring between September 1, 2010 and August 31, 2011; \$50 per day for those Bargaining Unit Employees retiring between September 1, 2011 and August 31, 2012.

14. Article VII Benefits

I. Reimbursement for Cost of College University Credits

Effective July 1, 2009, the Souderton Area School District will reimburse certified Bargaining Unit Employees with temporary professional or permanent professional Bargaining Unit Employee contracts for graduate credit according to the following scale:

Grade of A, B, C, or "pass" grade, the actual cost per credit for the Pennsylvania State System of Higher Education (i.e. Kutztown, West Chester; it does not include Penn State, University of Pittsburgh or Temple)

Grade of D or less; or fail in a fail course-there shall be no reimbursement,

1. Reimbursement shall be granted under the following conditions:
 - a. Maximum of nine (9) credit hours per year (September 1 to August 31) for persons not in a program leading to a professional degree or additional certification.
 - b. Maximum of fifteen (15) credit hours per year (September 1- August 31) for persons in a program leading to a first Masters degree, a doctorate degree or additional certification.

- c. Maximum of twelve (12) credit hours per year (September 1 to August 31) in a program leading to a second Masters degree.

Bargaining unit members who are enrolled in degree programs as of January 1, 2009 will be subject to the provisions in the 2004-2008 Collective Bargaining Agreement until the degree is conferred. However, the number of credit hours per year will be capped at 15 credit hours. This provision will sunset on June 30, 2012.

The remainder of the contract language in this provision, Article VII, Paragraph I, Numbers 1,2, 4-7, 9-12, will remain as currently stated in the Agreement. The Association's and School District's proposals to change language in these provisions are rejected. The parties have agreed to change the language in numbers 3 and 8 which are listed in Appendix A as Tentative Agreements.

15. Article VII Benefits

J. Personal Days

The contract language remains as currently stated in the Agreement. The Association and School District proposals are rejected.

16. New Article-Team Planning Time

The Association's proposal to include a new provision on team planning time is rejected. The current practice for team planning time shall continue. It is understood that team planning time is to be teacher-directed. It is also recognized that from time to time specific issues arise warranting the participation of the Administration at a team planning meeting. However, such participation should occur on an "as needed" basis only.

17. New Article-Pay for Performance

The School District's proposal to include a new provision on pay for performance is rejected.

18. New Article-Early Retirement

The Association's proposal to include a new provision on early retirement is rejected.

19. New Article- Physical Assault

The Association's proposal to include a new provision on physical assault is rejected.

20. Settlement of outstanding labor disputes and grievances.

The status quo grievances, any unfair labor practice charges and any other legal/administrative proceedings related to the strike will be withdrawn without prejudice to either party. The non-status quo grievances will move forward through the grievance process. Neither party will take part in any reprisals against the other party related to the strike.

21. Make up of Strike days

Three strike days will be made up by Bargaining Unit Employees attending meetings for the transition into the new high school and the new grade configuration. The remaining six strike days will not be made up. Supplemental contracts will be prorated in 2008-2009 as a result of the strike.

22. Retroactivity and effective dates for certain changed contractual provisions.

The following provisions of this agreement will be made retroactive to July 1, 2008:

1. Article VI, Compensation, A. Salary Schedule. However, six days of the strike will not be included in any retroactive payment of wages.
2. Article VI, Compensation, B. 1d Doctorate and B.2 National Board Certificate Bonus
3. Article VI Compensation, I. Curriculum Rates
4. Article VII, Benefits, H. Reimbursement for Unused Sick Leave/Unused Personal Days

The following provisions of this agreement will be made effective July 1, 2009:

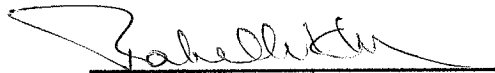
1. Article V, Association Rights and Privileges, E. Association Days
2. Article VI, Compensation, C. Length of School Day
3. Article VI, Compensation, D. Work Year
4. Article VII, Benefits, B. Medical Insurance
5. Article VII, Benefits I. Reimbursement for Cost of College Credits, with the exception of Bargaining Unit Members who are enrolled in degree programs as of January 1, 2009. Those individuals will be subject to the provisions in the 2004-2008 Collective Bargaining Agreement until the degree is conferred. However, the number of credit hours per year that are reimbursed will be capped at 15 credit hours.

24. All tentative agreements made prior to the nonbinding mandatory arbitration proceedings will be considered agreed to by the parties and are incorporated into this Award as Appendix A.

CONCLUSION

All remaining terms and conditions of the parties' written agreement not modified by this Award shall remain "as is" except for the change of dates, as necessary. All proposals of the parties not included in this award or adopted by the parties shall be deemed denied.

While the Association and School District Arbitrators are not in agreement with each recommendation contained in the Award, all three Arbitrators recommend approval of this Award by the parties. This Award represents a carefully crafted settlement that balances the interests of the parties.



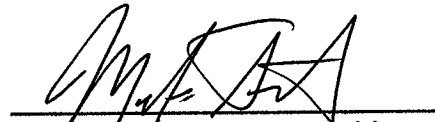
Rochelle K. Kaplan, Esq.
Impartial Arbitrator

April 10, 2009
Date



Don Atkiss
Arbitrator for the Association

April 10, 2009
Date



Mark W. Fitzgerald
Arbitrator for the School District

April 10, 2009
Date

Appendix A

Tentative Agreements

1. All necessary and appropriate date changes will be made prior to completion of the 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 1 g Professional Education Credits
7. Article VI B 1 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. Article VII E Section 125 Spending Plan
12. Article VII G Long Term Disability
13. Article VII I 3 Continuing Professional Education Credits
14. Article VII I 8 Credits not Within the Employee's Field of Certification
15. Article VII N 403(b) Language
16. Article VIII I Notification of New Positions & Pending Vacancies
17. Article VIII J Assignment and Transfer
18. New Provision Meeting of the Month

APPENDIX B

Souderton Area School District 2007-08 SALARY SCHEDULE (BASE YEAR)

To Max	Steps	B	B +12	B +24	MASTERS	M +12	M +24
14	1	37323	37856	39722	41046	43452	45860
13	2	37815	38800	41303	42679	45183	47686
12	3	38306	40221	42816	44243	46837	49423
11	4	39000	40948	43357	46271	48897	51306
10	5	39744	42152	44561	48006	50703	53113
9	6	40948	43357	45765	49740	52510	54919
8	7	42152	44561	46970	51474	54317	56726
7	8	44357	45765	48174	53208	56123	58532
6	9	44561	46970	49378	54943	57930	60338
5	10	45765	48174	50583	56677	59736	62144
4	11	46970	49378	51787	58411	61543	63951
3	12	48174	50583	52991	60146	63349	65757
2	13	49378	51787	54196	61879	65156	67564
1	14	52616	55122	57627	66171	69653	72159
Max	15	70275	73203	76131	83451	86379	89363

<p align="center">Souderton Area School District 2008-09 SALARY SCHEDULE</p>

To Max	Steps	<u>B</u>	<u>B +12</u>	<u>B +24</u>	<u>MASTERS</u>	<u>M +12</u>	<u>M +24</u>
15,14	1,2	38157	39747	41336	45311	46901	48521
13	3	39683	41337	42990	47123	48777	50341
12	4	41270	42990	44710	49008	50728	52228
11	5	42921	44710	46498	50969	52757	54187
10	6	44638	46498	48358	53007	54867	56219
9	7	46424	48358	50292	55128	57062	58327
8	8	48281	50292	52304	57333	59344	60514
7	9	50212	52304	54396	59626	61718	62784
6	10	52220	54396	56572	62011	64187	65138
5	11	54309	56572	58835	64492	66754	67581
4	12	56481	58835	61188	67071	69425	70115
3	13	58741	61188	63636	69754	72202	72744
2	14	61090	63636	66181	72544	75090	75472
1	15a	63534	66181	68828	75446	78093	78302
Max	15	71821	74813	77806	85287	88279	92397

<p align="center">Souderton Area School District 2009-10 SALARY SCHEDULE</p>

To Max	Steps	B	B +12	B +24	MASTERS	M +12	M +24
15	1	38920	40542	42163	46217	47839	49491
14,13	2,3	40477	42163	43850	48066	49752	51471
12	4	42096	43850	45604	49989	51742	53530
11	5	43780	45604	47428	51988	53812	55671
10	6	45531	47428	49325	54068	55965	57898
9	7	47352	49325	51298	56230	58203	60214
8	8	49246	51298	53350	58480	60531	62622
7	9	51216	53350	55484	60819	62953	65127
6	10	53265	55484	57703	63251	65471	67732
5	11	55395	57703	60011	65781	68090	70442
4	12	57611	60011	62412	68413	70813	73259
3	13	59916	62412	64908	71149	73646	76190
2	14	62312	64908	67505	73995	76591	79237
1	15a	64805	67505	70205	76955	79655	82407
Max	15	73257	76310	79362	86993	90045	93156

<p align="center">Souderton Area School District 2010-11 SALARY SCHEDULE</p>

To Max	Steps	B	B +12	B +24	MASTERS	M +12	M +24
15	1	39698	41352	43006	47142	48796	50481
14	2	41286	43007	44727	49027	50747	52500
13,12	3,4	42938	44727	46516	50988	52777	54601
11	5	44655	46516	48376	53028	54888	56785
10	6	46442	48377	50311	55149	57084	59056
9	7	48299	50312	52324	57355	59367	61418
8	8	50231	52324	54417	59649	61742	63875
7	9	52240	54417	56594	62035	64212	66430
6	10	54330	56594	58857	64516	66780	69087
5	11	56503	58857	61212	67097	69451	71851
4	12	58763	61212	63660	69781	72229	74725
3	13	61114	63660	66206	72572	75119	77714
2	14	63558	66207	68855	75475	78123	80822
1	15a	66101	68855	71609	78494	81248	84055
Max	15	74723	77836	80949	88733	91846	95019

<p align="center">Souderton Area School District 2011-12 SALARY SCHEDULE</p>

To Max	Steps	B	B +12	B +24	MASTERS	M +12	M +24
15	1	40492	42179	43867	48084	49771	51491
14	2	42112	43867	45621	50008	51762	53551
13	3	43797	45621	47446	52008	53833	55693
12,11	4,5	45548	47446	49344	54088	55986	57920
10	6	47370	49344	51318	56252	58226	60237
9	7	49265	51318	53370	58502	60555	62647
8	8	51236	53371	55505	60842	62977	65152
7	9	53285	55505	57725	63276	65496	67758
6	10	55417	57726	60034	65807	68116	70469
5	11	57633	60035	62436	68439	70840	73288
4	12	59939	62436	64933	71177	73674	76219
3	13	62336	64933	67531	74024	76621	79268
2	14	64830	67531	70232	76985	79686	82439
1	15a	67423	70232	73041	80064	82873	85736
Max	15	76217	79393	82568	90507	93683	96919

Appendix C

SASD Plan Offerings – Standard Plan and Core Plan

Benefit Attributes	Standard Plan		CORE PLAN (Modeled after IBC Personal Choice 10/20/70%)	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
General Plan Information				
Annual Deductible/Individual	\$500	\$750	\$0	\$300
Annual Deductible/Family	\$1,500	\$2,250	\$0	\$600
Coinurance	90%	70%	100%	70%
Office Visit/Exam	\$20 copay	70%	\$10 copay	70%
Outpatient Specialist Visit	\$40 copay	70%	\$20 copay	70%
Annual Out-of-Pocket Limit/Individual	\$2,000	\$4,000	N/A	\$2,000
Annual Out-of-Pocket Limit/Family	\$6,000	\$12,000	N/A	\$4,000
Deductible Included in Out-of-Pocket Limits	No	No	No	No
Lifetime Plan Maximum		\$1,000,000	\$3,000,000	\$1,000,000
Chemical Dependency Per Lifetime		\$50,000	Included Above	Included Above
Outpatient Services				
Preventive Services				
Well-Child Care, including immunizations				
Birth to 1 Year	100% To IBC PPO Stand.	No Coverage	\$10 Copay, then 100% by Sched.	70%
Age 1 to 3 Years	100% To IBC PPO Stand.	No Coverage	\$10 Copay, then 100% by Sched.	70%
Age 3 and older	100% To IBC PPO Stand.	No Coverage	\$10 Copay, then 100% by Sched.	70%
Adult Wellness				
Routine Physical Exam and Associated Tests	100% To IBC PPO Stand.	No Coverage	\$10 Copay, then 100% by Sched.	70%
Diagnostic X-Ray and Lab Tests	90%	70%	100%	70%
Facility Charges				
Inpatient Hospitalization	90%	70%	\$75/Day copay (Max. \$375/Admit), then 100%	70%
Ancillary Charges	90%	70%	100%	70%
Outpatient Surgery	90%	70%	\$75 Copay, then 100%	70%
Skilled Nursing Facility	90%	70%	100% up to 120 days/CY	70% up to 120 days/CY
Home Health Care	90%	70%	100%	70%
Hospice	90%	70%	100%	70%
Birthing Facility	90%	70%	100%	70%
Emergency Services				
Emergency Room	\$75 Copay then 100%	\$75 Copay then 100%	\$40 Copay then 100%	\$40 Copay then 100%
Non-Emergency Room Visits to ER	Not Covered	Not Covered	Not Covered	Not Covered
Professional Charges				
Surgery	90%	70%	100%	70%
Second Surgical Opinion	90%	70%	100%	70%
Anesthesia	90%	70%	100%	70%
Inpatient Physician Visits	90%	70%	100%	70%
Chiropractic Office Visit	\$40 Copay then 100%	70%	\$20 Copay then 100%	70%
Maximum visits Per Calendar Year	25 Combined	25 Combined	30 Combined	30 Combined

SASD Plan Offerings – Standard Plan and Core Plan

Benefit Attributes	Standard Plan		CORE PLAN (Modeled after IBC Personal Choice 10/20/70%)	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Chiropractic All Other Services	90%	70%	100%	70%
Allergy Serums and Injections	90%	70%	100%	70%
Mental Health Benefits				
Inpatient Care	90%	70%	\$75/Day copay (Max. \$375/Admit), then 100% max. 30 days/yr.	70% for max. 30 days/yr.
Outpatient Care	90% to max. of 15 visits per year to max. of \$45	85% to max. of 15 visits per year to max. of \$45	After \$20 copay, 100% to max. of 30 visits/yr.	50% to max. of 20 visits/yr.
Alcohol Abuse				
Inpatient Care				
Inpatient Hospitalization	90%	70%	\$75/Day copay (Max. \$375/Admit), then 100%	70%
Inpatient Detoxification Services	90%	70%	\$75/Day copay (Max. \$375/Admit), then 100%	70%
Outpatient Care				
Partial OP/Partial Hospitalization	90% to max. of 15 visits per year to max. of \$45	70% to max. of 15 visits per year to max. of \$45	100% to max. of 60 days per year (120 Lifetime)	70% to max. of 60 days per year (120 Lifetime)
Substance Abuse				
Inpatient Care				
Inpatient Hospitalization	90%	70%	\$75/Day copay (Max. \$375/Admit), then 100%	70%
Inpatient Detoxification Services	90%	70%	\$75/Day copay (Max. \$375/Admit), then 100%	70%
Outpatient Care				
Partial OP/Partial Hospitalization	90% to max. of 15 visits per year to max. of \$45	70% to max. of 15 visits per year to max. of \$45	100% to max. of 60 days per year (120 Lifetime)	70% to max. of 60 days per year (120 Lifetime)
Prescription Drug Benefits				
Prescription Drug Deductible		\$50 Per Family		\$50 Per Family
Number of Days Supply for Mail Order	80%	80%	80%	80%
Other Services and Supplies				
TMJ Treatment	90% to combined \$2,000 limit	70% to combined \$2,000 limit	Non-Surgical, Not Covered	Non-Surgical, Not Covered
Ambulance	100%	100%	100%	100%
Post Chemotherapy Cranial Protheses	50% to max. of \$200	50% to max. of \$200	Not Covered	Not Covered
Outpatient Nursing Services	90% to combined 30 visits/CY	70% to combined 30 visits/CY	100% to combined 360 hrs./CY	70% to combined 360 hrs./CY
Organ or Tissue Transplant	100%	70%	100% (subject to Service Copays)	70%
Lifetime Maximum	\$100,000 for heart, heart & lung, or liver transplants, \$10,000 procurement limit per procedure		Subject to overall Plan Maximum	
Outpatient Rehabilitative Therapy Services (Including Physical, Respiratory, Occupational and Speech Therapy)	90%	70%	\$15 copay (visits 1-30); \$25 copay (visits 31-60)	70%
Maximum visits Per Calendar Year	25 Combined	25 Combined	60 Combined	60 Combined



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