

A g r e e m e n t
b e t w e e n
TOWN OF EAST GREENWICH, RHODE ISLAND
a n d
EAST GREENWICH MUNICIPAL
EMPLOYEE'S ASSOCIATION
NEARI
CONTRACT TERM
July 1, 2016 through June 30, 2019

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PREAMBLE

This Agreement entered into by and between the Town of East Greenwich, hereinafter referred to as the "Employer" or "Town" and the East Greenwich Municipal Employees' Association, NEARI, hereinafter referred to as the "Union", has as its purpose the promotion of harmonious relations between the Town and its employees, the establishment of equitable and peaceful procedures for the resolution of differences and the establishment of rates of pay, hours of work, and other conditions of employment. The Employer and the Union encourage the highest possible degree of practical, friendly, cooperative relationships between their respective representatives at all levels. The officials of the Employer and the Union realize that this goal depends primarily on cooperative attitudes between people in their respective organizations and at all levels of responsibility, and that proper attitudes must be based on full understanding of and regard for the respective rights and responsibilities of both the Employer and the Employees.

ARTICLE I

UNION SECURITY

Section 1. Recognition. The Town recognizes the Union as the sole and exclusive bargaining agent for purposes of collective bargaining for all employees in the Bargaining Unit. The Bargaining Unit for purposes of this Agreement shall consist of all employees designated in the Rhode Island State Labor Relations Board Certification of Representatives in Case No. EE 3514. Included in the Bargaining Unit shall be all Municipal Employees as defined under Rhode Island General Laws 28-9.4-2b (The Substance Abuse Coordinator shall not be a member of the Bargaining unit).

Section 2. Exclusive Representative. The Town will not engage in collective bargaining for members of the Bargaining Unit with any organization other than the Union unless and until such time as the Union is no longer the duly certified sole and exclusive representative of said members for purposes of collective bargaining.

Section 3. Dues. The Town agrees to deduct Union dues, as established by the Union, from the pay of each member of the Bargaining Unit in equal amounts from each pay, as the frequency of pay periods may require, upon receipt of a written authorization from each such member. Such deductions for Union Dues are to be transmitted to the duly elected Treasurer of the Union by the 15th day of each successive month.

Section 4. Agency Fee. All members of the Bargaining Unit who choose not to become members of the Union shall pay an agency fee equivalent to Union Dues each month as a condition of continued employment. The Town shall deduct and transmit such fee in the same manner as provided for Union Dues in Section 3, above. The Union agrees, however, to indemnify and hold harmless the Town and any of its agents and employees against any and all claims, liabilities, suits, orders and misjudgments (inclusive of all costs and counsel fees) which may be incurred by the Town as a result of any payment required by this Section 4.

Section 5. Change in Dues. The Union will notify the Town in writing, not less than thirty (30) days prior, to any change in the amount of Union Dues.

Section 6. Union Officers. A written list of Union Officers and Representatives shall be furnished to the Town immediately after designation, and the Union shall immediately notify the Town of any changes therein.

ARTICLE II **MANAGEMENT RIGHTS**

Section 1. Management Rights. It is understood and agreed that the Employer has the sole right and authority, whether exercised or not, to operate and manage its affairs in all respects except as may have been modified, amended or abridged by the express provisions of this Agreement. The rights of the Employer, through its management officials, shall include but are not limited to the following:

- a) The right to determine its mission, policies and to set forth all standards of service offered to the public
- b) To revise job descriptions; seeking agreement through consultation with the Union and direct employees in the performance of their duties
- c) To plan, direct and control the services of its employees
- d) To direct the working forces, including the right to assign work or overtime
- e) To hire and assign or to transfer employees
- f) To promote, suspend, discipline or discharge employees for just cause
- g) To layoff or relieve employees due to lack of work or funds or for other legitimate reasons
- h) To introduce new or improved methods, equipment or facilities
- i) To make, publish and enforce reasonable rules and regulations

- j) To take any and all actions as may be necessary to carry out the operations of the Employer in situations of civil emergency

Unless otherwise provided herein, the Town shall act through its Town Manager in the implementation of this Agreement.

ARTICLE III

NON-DISCRIMINATION

Section 1. In General Neither the Employer nor the Union shall unlawfully discriminate against any employee in the Bargaining Unit because of such employee's age, sex, marital status, race, religion, color, creed, national origin, physical handicap or political affiliation. The Employer and the Union affirm their joint opposition to any discriminatory practices in connection with employment, promotion or training, mindful that the public interest is enhanced with full utilization of each employee's skill and ability without regard to or consideration of race, color, creed, national origin or sex.

Section 2. Union Activity The Town shall not unlawfully discriminate against any employee in the Bargaining Unit because of membership in, or legitimate activity on behalf of, the Union.

ARTICLE IV

HOURS OF WORK AND OVERTIME

Section 1. This Article is intended to define the normal hours of work and the normal workweek and to provide the basis for calculation and payment of overtime.

Section 2. Hours. The normal workday for salaried and hourly rate employees is set forth in Article V, Section 1. The regular workweek shall consist of five (5) consecutive working days from Monday through Friday, except for the Park & Recreation Department's Recreation Coordinator and Program Assistant/Clerk who shall work a flexible schedule.

Salaried employees shall not receive overtime pay, however; salaried employees may be required to attend meetings related to Town business, other than during the normal workday, by the Town Manager. Said employees shall receive compensatory time for attendance at all such required meetings in accordance

with the following:

- 1) Between thirty-five (35) and forty (40) hours in a week - Compensatory Time shall be credited at the rate of one (1) hour for each hour in attendance at a meeting
- 2) Over forty (40) hours in a week - Compensatory Time shall be credited at the rate of one and one-half (1½) hours for each hour in attendance at a meeting.
- 3) An employee shall be credited with a minimum of one (1) hour (in accordance with the foregoing) for each meeting, even if the meeting is for less the one (1) hour.
- 4) Compensatory Time shall be discharged within four (4) months of the date credited.
- 5) No employee shall be required to attend more than fifty-two (52) meetings beyond the normal workday in any one (1) fiscal year.
- 6) Compensatory Time shall be credited to an employee for every hour worked for the week in which he/she attended the meeting.

Section 3. Overtime. Hourly rate employees, as designated in Article V, may be required to work overtime as needed and if designated as a forty (40) hour per week employee in Article V, shall be paid for all work performed in excess of forty (40) hours per week or eight (8) hours in one (1) day at a rate of time and one-half (1½). Work performed in excess of thirty-five (35) hours per week or seven (7) hours in one (1) day by hourly rate employees designated in Article V with a thirty-five (35) hour workweek shall be compensated at time and one-half (1½) either by payment in cash or compensatory time, which must be taken within four (4) months of the date earned, (the Employer shall have the option of paying in cash or by compensatory time for hours worked in excess of thirty-five (35) and less than forty (40) in a week; the employee shall have this option for hours worked in excess of forty (40) in a week); provided however, that should an hourly rate employee (except the Recreation Coordinator and Program Assistant/Clerk) be required to work on a Saturday or Sunday, said employee shall be compensated at time and one-half (1½) for each hour worked. All overtime shall be equitably distributed within each Department based on seniority and qualifications as defined in Article II (Management Rights).

ARTICLE V

Section 1 Chart of Hourly Rates & Salary Schedule FY 2017- FY 2019

<u>Hourly Employees: Position Grade & Hours</u>		FY 2017				
		Step A	Step B	Step C	Step D	Step E
Meal Site Coordinator	6	11.53	12.10	12.68	13.35	14.02
Senior Service Driver	8 35	16.22	17.06	17.98	18.85	19.80
Fiscal Clerk, Clerk, Municipal Court Clerk, Program Assistant/Clerk, Sr. Service Clerk, Planning Tech	10 35	17.40	18.23	19.14	20.09	21.10
Secretary, Program Coordinator	20 35	18.23	19.14	20.09	21.10	22.18
Assessors Aid/Administrative Assistant	30 35	19.54	20.52	21.56	22.63	23.75
Canvassing Clerk	35 35	20.14	20.97	21.89	22.84	23.85
Fiscal Specialist	B8 35	19.58	20.61	21.70	22.84	24.04
Senior Service Case Worker	40 35	17.75	18.69	19.66	20.70	21.80
Highway Superintendent, Assistant WWTP Superintendent, Parks & Grounds Superintendent	50 40	24.94	26.17	27.49	28.89	30.30

<u>Salaried Employees: Position Grade & Hours</u>		FY 2017				
		Step A	Step B	Step C	Step D	
Main Street Coordinator	53 28	33,356.33	35,022.84	36,749.82	38,612.59	
Deputy Town Clerk	60 35	49,913.29	52,393.97	55,025.82	57,790.26	
Building Inspector	65 35	49,516.02	52,034.36	54,628.55	57,354.80	
Assistant Planner, Chief Acct/System Operator	70 35	50,292.00	52,810.34	55,442.71	58,226.25	
Special Projects Coordinator, Building Official, Sewer Line Construction Mgr.	90 35	59,153.92	62,107.72	65,307.62	68,545.71	
Assistant Town Engineer	100 35	66,425.17	69,814.43	73,279.53	76,990.74	
Tax Assessor	105 35	70,496.82	74,021.14	77,721.46	81,608.04	
Superintendent WWTP	110 35	76,725.54	80,607.54	84,621.61	88,806.46	
Plumbing and Electrical Inspector		17,912.67				

		FY 2018				
<u>Hourly Employees: Position & Grade</u>		Step A	Step B	Step C	Step D	Step E
Meal Site Supervisor	6	11.76	12.34	12.94	13.62	14.31
Senior Service Driver	8	16.54	17.40	18.34	19.23	20.19
Fiscal Clerk, Clerk, Municipal Court Clerk, Program Assistant/ Clerk, Sr. Service Clerk, Planning Tech	10	17.74	18.59	19.53	20.49	21.52
Secretary, Program Coordinator	20	18.59	19.53	20.49	21.52	22.62
Assessors Aid/Administrative Assistant	30	19.93	20.93	21.99	23.08	24.23
Canvassing Clerk	35	20.55	21.39	22.33	23.29	24.32
Fiscal Specialist	B8	19.97	21.02	22.14	23.29	24.52
Senior Service Case Worker	40	18.10	19.06	20.06	21.12	22.23
Highway Superintendent, Assistant WWTP Superintendent, Parks & Grounds Superintendent	50	25.44	26.69	28.04	29.47	30.91

		FY 2018				
<u>Salaried Employees Position & Grade</u>		Step A	Step B	Step C	Step D	
Main Street Coordinator	53	34,023.45	35,723.30	37,484.82	39,384.84	
Deputy Town Clerk	60	50,911.56	53,441.85	56,126.33	58,946.07	
Building Inspector	65	50,506.34	53,075.05	55,721.12	58,501.90	
Assistant Planner, Chief Acct/System Operator	70	51,297.84	53,866.54	56,551.57	59,390.78	
Special Projects Coordinator, Building Official, Sewer Line Construction Mgr.	90	60,337.00	63,349.87	66,613.77	69,916.63	
Assistant Town Engineer	100	67,753.68	71,210.72	74,745.12	78,530.56	
Tax Assessor	105	71,906.75	75,501.57	79,275.89	83,240.21	
Superintendent WWTP	110	78,260.05	82,219.69	86,314.04	90,582.59	
Plumbing and Electrical Inspector		18,270.92				

		FY 2019				
<u>Hourly Employees: Position & Grade</u>		Step A	Step B	Step C	Step D	Step E
Meal Site Supervisor	6	11.99	12.59	13.19	13.89	14.59
Senior Service Driver	8	16.88	17.75	18.70	19.61	20.60
Fiscal Clerk, Clerk, Municipal Court Clerk, Program Assistant/Clerk, Sr. Service Clerk, Planning Tech	10	18.10	18.96	19.92	20.90	21.95
Secretary, Program Coordinator	20	18.96	19.92	20.90	21.95	23.08
Assessors Aid/Administrative Assistant	30	20.33	21.35	22.43	23.54	24.71
Canvassing Clerk	35	20.96	21.82	22.77	23.76	24.81
Fiscal Specialist	B8	20.37	21.44	22.58	23.76	25.02
Senior Service Case Worker	40	18.47	19.44	20.46	21.54	22.68
Highway Superintendent, Assistant WWTP Superintendent, Parks & Grounds Superintendent	50	25.95	27.22	28.60	30.06	30.91

		FY 2019				
<u>Salaried Employees Position & Grade</u>		Step A	Step B	Step C	Step D	
Main Street Coordinator	53	34,703.92	36,437.77	38,234.52	40,172.54	
Deputy Town Clerk	60	51,929.79	54,510.69	57,248.86	60,124.99	
Building Inspector	65	51,516.47	54,136.55	56,835.54	59,671.94	
Assistant Planner, Chief Acct/System Operator	70	52,323.79	54,943.87	57,682.60	60,578.59	
Special Projects Coordinator, Building Official, Sewer Line Construction Mgr.	90	61,543.74	64,616.87	67,946.05	71,314.96	
Assistant Town Engineer	100	69,108.75	72,634.93	76,240.03	80,101.17	
Tax Assessor	105	73,344.89	77,011.60	80,861.40	84,905.01	
Superintendent WWTP	110	79,825.25	83,864.08	88,040.32	92,394.24	
Plumbing and Electrical Inspector		18,636.34				

Section 2. Probationary Period. There shall be a one (1) year probationary period required of a new employee hired to a position in Section 1 above. During the probationary period, the employee may be discharged without cause by the appointing authority and any such discharge shall not be subject to the grievance and arbitration procedure.

Section 3. Payroll. All Employees shall be paid on a weekly basis.

Section 4. Step Increases. Employees shall be paid at the Step A rate until completion of one (1) year of employment at which point the employee will be paid at the Step B rate. Employees shall advance to subsequent Steps upon completion of one (1) year of continuous Town service on the prior step.

Section 5. Re-classification. An employee who is promoted to a higher classification shall be placed at the lowest step in the higher pay grade, which would grant the employee a salary increase. Upon reclassification, the salary increment date will be the effective date of the re-classification action.

ARTICLE VI

SENIORITY

Section 1. Definition.

- (a) Seniority shall be defined as total length of permanent, continuous service with the Employer. For the purpose of applying for and filling vacancies, seniority shall be defined as the length of service within a Department. Seniority for permanent, continuous part-time employees shall be prorated based on their regular scheduled hours for a given fiscal year. A separate seniority list shall be sent to the Union President at the beginning of each fiscal year for permanent, continuous part-time employees stating actual date of hire and amount of accumulated seniority.
- (b) If two or more employees are hired on the same date, seniority will be determined by lottery.
- (c) Seniority shall be acquired by an employee after completion of a one (1) year probationary period, at which time seniority shall be retroactive to the first day of continuous employment.

Section 2. Accumulation. Seniority shall accumulate during authorized paid leave because of illness, injury, or vacation, but shall not accrue during any period of unpaid leave.

Section 3. Break in Seniority. Seniority shall be considered terminated for the following reasons:

- a) When an employee has been discharged.
- b) When an employee voluntarily terminates his or her employment.
- c) When an employee exceeds an authorized leave of absence.

Section 4. Seniority List. The Town shall compile a seniority list in accordance with the foregoing and a copy shall be sent to the Union President. Should a disagreement arise concerning an employee's placement on the seniority list, it shall be submitted to the grievance procedure.

Section 5. Lay-offs. Lay-offs within a Job Classification shall occur in accordance with the following:

- a) Lay-off within an affected class of position in a Department shall occur on the basis of seniority with the least senior employee in the Department being laid off.
- b) The Town will give two (2) week's notice of said lay-off to the affected employee or employees and the Union President.
- c) Any employee who is the subject of a lay-off shall be placed on a recall list for a period of six (6) months.
- d) Whenever a vacancy as defined in Article VII, Section 1 (a) is to be filled, prior to posting said position, the Town will recall the employee with the most seniority in the Department on the Recall List qualified to fill said vacancy. If there is no such person from the Department on the Recall List, the Town will recall the most senior employee on the Recall List whom the Town deems qualified for the position. Said person must successfully complete a thirty-day (30) trial period in order to be awarded the position. Any employee who does not successfully complete the thirty-day (30) trial period will be placed on the recall list for the remainder of the six (6) month Recall Period.
- e) An employee who is eligible for recall shall be given Notice of Recall by certified mail with a copy to the Union President. The employee must notify the Town of his/her intention to return within five (5) working days after the mailing of the Notice of Recall. The employee must return to Town employ within fourteen (14) calendar days of the mailing of Notice of Recall or forfeit his/her right of recall. The Town shall be deemed to have fulfilled its obligations by mailing the Recall Notice by certified mail, return receipt requested to the address provided by the employee.
- f) Seniority shall be cumulative during periods of lay-off up to a maximum of one (1) year.

ARTICLE VII
VACANCIES, TRANSFERS AND PROMOTIONS

Section 1. Vacancies.

- a) Vacancy shall be defined as the availability of a position due to the resignation, retirement, promotion, death or dismissal of a member of the Bargaining Union or the creation of a new position.
- b) The Employer shall post a position within fourteen (14) calendar days of it becoming vacant or the creation of a new position. Posted vacancies will be filled within sixty (60) days after posting. If the Employer decides not to fill a vacant position, it will notify the Union in writing within the fourteen (14) calendar day time period.
- c) Vacancies shall be posted for at least seven (7) calendar days on all Union bulletin boards. A copy of all Union notices shall be sent to the Association President upon posting.
- (d) Vacancies shall be filled by the transfer of the qualified employee having the greatest seniority in the classification who has bid for the vacancy. In the event that a vacancy is not filled by transfer in accordance with the aforementioned, the Town will consider other members of the Bargaining Unit in different classifications who have bid for the vacancy. If deemed qualified by the Town, the employee with the greatest length of continuous service with the Town who has bid for the position shall be appointed. Said employee shall be given a trial period of thirty (30) calendar days, and if he or she is not deemed qualified for the position by the Employer, he or she shall be restored to his/her former job or position. During said thirty (30) calendar day trial period, the employee shall be restored to his/her former job or position at his/her request.

Section 2. Transfers.

Transfers are defined as movement from one location to another in the same classification.

Section 3. Promotions.

Promotions shall be defined as movement from one classification to another into a higher paying position. In order to be promoted, an employee must be found qualified by the Town. If two (2) or more employees are found to be qualified for promotion to a position, the employee with the most seniority in the classification shall be promoted. The trial period for promotions shall be the same as for vacancies as provided in Section 1 (d) hereof.

ARTICLE VIII
HOLIDAYS

Section 1. Designation of Holidays. All employees covered by this Agreement shall be paid their regular rate of pay for each of the following designated holidays:

- | | |
|----------------------------|---------------------------|
| 1. New Year's Day | 2. Martin Luther King Day |
| 3. Washington's Birthday | 4. Memorial Day |
| 5. 4 th of July | 6. Victory Day |
| 7. Labor Day | 8. Columbus Day |
| 9. Veteran's Day | 10. Thanksgiving Day |
| 11. Day after Thanksgiving | 12. Christmas Day |

Section 2. Holidays on Weekends. Whenever holidays fall on a Saturday or Sunday, the holiday will be celebrated on the following Monday.

Section 3. Christmas Eve. All employees shall have a ½ day holiday beginning at noon on the last workday before Christmas.

Section 4. Holiday Worked. An hourly rate employee required to work on a holiday recognized by this Agreement shall be paid double time for such day.

Section 5. Vacation Holidays. Official holidays occurring during a vacation shall not be charged to vacation time.

ARTICLE IX
VACATION LEAVE

Section 1. During the first year of employment, an employee shall accrue, but not be entitled to or take any, paid vacation. During said one (1) year period, the employee shall accrue 5.833 working hours per month paid vacation, which shall be deemed earned and which shall be taken only after completion of one (1) year of employment, and in accord with the schedule in Section 2.

Section 2. Any employee who has been in the employ of the Employer for more than one (1) year of continuous service shall accrue vacation time on a monthly basis in accordance with the following schedule:

<u>35-Hour/Week Employees</u>	<u>Maximum Annual Vacation Accumulation</u>	<u>Hours of Vacation Accrual per Month</u>
Beginning 2nd year	70.0 hours	5.833 hours
Beginning 5th year	105.0 hours	8.750 hours
Beginning 10th year	140.0 hours	11.667 hours
Beginning 15th year	154.0 hours	12.833 hours
<u>40-Hour/Week Employees</u>		
Beginning 2nd year	80.0 hours	6.66 hours
Beginning 5th year	120.0 hours	10.0 hours
Beginning 10th year	160.0 hours	13.33 hours
Beginning 15th year	176.0 hours	14.66 hours

Section 3. Vacation leave must be taken in increments of at least three and one-half (3 ½) hours. Accrued vacation time shall be credited to each employee and available for use as of January 1 of each year except for employees who have less than one (1) year of service.

On an employee's first year Anniversary date; he/she shall be credited with vacation time actually accrued from the date of hire to the first year Anniversary date (no credit being given on January 1 of the first year of employment). On January 1 of the second year of employment, the employee will be credited with vacation time accrued from the first year anniversary date through the remainder of that year. Each succeeding January 1, the employee will be credited with vacation time accrued during the previous year.

Beginning in the fifth, tenth, and fifteenth years of employment, monthly accrual shall increase in accordance with Section 2 of this Article. On January 1 of the fifth, tenth, and fifteenth years, the employee will be credited with vacation time accrued during the previous year. On the anniversary date of the fifth, tenth, and

fifteenth year of employment, the employee will be credited with vacation time accrued since January 1 of that year. On January 1 of the sixth, eleventh, and sixteenth years, the employee will be credited with the balance of vacation time accrued since the prior anniversary date.

Section 4. All vacation time except for up to seven (7) days must be taken during the calendar year in which it is credited or be forfeited as of December 31 of that year. Up to seven (7) days may be carried over to the next year and must be used prior to October 1 of said year or be forfeited.

Section 5. Any Employee covered by this Agreement taking leave of absence without pay shall cease to accrue vacation leave during the period of such absence.

Section 6. Written requests for vacation leave of five (5) consecutive days or more must be made at least thirty (30) days prior to said vacation leave. The Employer will attempt to honor requests for vacation leave which are submitted less than thirty (30) days in advance. Said requests for vacation leave of seven (7) consecutive days or more will be submitted to the Town Manager. All other requests for vacation leave shall be submitted to the Department Head.

Section 7. Accrued vacation pay will be paid to any employee upon termination of employment. In case of an employee's death, payment of such accrued vacation time will be made to the employee's estate.

ARTICLE X

SICK LEAVE

Section 1. Reporting. Accrued sick leave balances shall be provided to all employees in writing on a quarterly basis.

Section 2. Sick leave shall be for the purpose of permitting an employee to be relieved of his or her duties during actual personal illness.

Section 3. Sick leave with pay shall accrue on a monthly basis and shall be computed at the rate of 8.750 hours per month.

Section 4. New employees shall not be eligible to take sick days until they have been in the employ of the Town for six (6) months.

Section 5. Sick leave may accumulate from year to year to a maximum of seventy-five (75) days. When an employee retires on the municipal retirement system or dies while in the employ of the Town, said employee or his/her estate shall be paid for said accumulated sick leave up to a maximum of forty (40) days.

Section 6. The Town Manager may require a physician's certificate in support of any request for sick leave for a duration longer than three (3) consecutive days. Should an employee utilize sick leave on three (3) separate occasions within a ninety (90) day period within a contract year, the Town Manager may require a physician's certificate in support of any request for sick leave by that employee for a duration longer than one (1) day during the remainder of that contract year.

Section 7. Sick leave shall be taken in increments of at least one (1) day. If an employee leaves work because of illness before the end of the workday, said sick leave will be pro-rated.

Section 8. In the event of an illness of a member of the immediate family living in the household of an employee, such employee shall be granted leave for attendance upon the member of the family whose illness requires the care of the employee, provided that not more than three (3) working days per contract year chargeable to sick leave shall be granted the employee for this purpose.

Section 9. In the event of serious illness in the household of an employee, such employee shall be granted leave for attendance upon members of the family whose illness requires the care of the employee, provided that not more than three (3) working days per contract year with pay chargeable to sick leave shall be granted the employee for this purpose. In the event that the employee may be required to attend to a member of the household for longer than three (3) working days, said employee may be granted extended leave or emergency leave of absence on the recommendation of the Department Head and approved by the Town Manager. Department Heads may require satisfactory proof of illness or of the need for attending a member of the immediate family and may disallow family illness leave in the absence of such proof.

Section 10. Sick Leave Bank.

Effective July 1, 2016 the Sick Leave Bank will be closed to further donations. The balance of the sick leave bank as of that date will not be forfeited. Instead prior contributing members may continue to request extended sick leave provided there is leave available for distribution in the sick leave bank. Once

the sick leave bank is fully depleted and the balance has dropped to zero, the sick leave bank program will be suspended. The maximum allowable days that were allowed in the Sick Leave Bank was one hundred thirty (130) days.

Each employee who depletes their personal sick leave prior to the depletion of the Sick Leave Bank may then request to use the Sick Leave Bank, as long as they were once a contributing member.

The Sick Leave Bank shall be administered by a Committee consisting of two (2) members, the Town Manager and the Association President or their designees. The Committee shall determine individual eligibility for the use of the Bank, the amount of leave to be granted and its decision to allocate days shall be in writing. Decisions of the Sick Leave Bank Committee shall be final and binding and not subject to the grievance procedure.

Section 11. If an employee uses five (5) days of sick days or less per year, he or she will receive one (1) day of compensatory time, as approved by his or her Department Director. The one (1) day of compensatory time referenced above must be taken before the end of the following fiscal year, or it will be forfeited.

ARTICLE XI

BEREAVEMENT LEAVE

Section 1. In the case of the death of a father, mother, wife, husband, son, daughter, brother, sister, step-parent, step-child, mother-in-law or father-in-law of an employee, such an employee shall be entitled to a leave of absence with pay from the time of notification of the death up to and including the day following the day of the burial of the deceased, not to exceed three (3) working days, except in cases where unusual travel distances exist, then additional leave time may be granted at the discretion of the Town Manager.

Section 2. In the case of the death of a grandmother, grandfather, grandchild, nephew, niece, uncle or aunt of an employee, the employee shall be entitled to a leave of absence with pay for the day of the funeral.

ARTICLE XII
JURY/COURT LEAVE

Employees shall be granted leaves of absence for required jury duty or appearances before a court or other public body when required by subpoena. Such employees shall pay to the Town upon receipt all jury service and witness fees and shall receive their regular pay during such period. The time spent in such service shall be reported as jury service or court leave; mileage and meal allowances for such services may be retained by the employee.

ARTICLE XIII
CIVIC DUTY LEAVE

All employees entitled to vote at national, municipal or special elections shall, when necessary, be allowed sufficient time off with pay to exercise this right.

ARTICLE XIV
EMERGENCY LEAVE

At times when an employee may be called home for a short period during the normal work day for an emergency, emergency leave with pay may be granted at the discretion of the Town Manager.

ARTICLE XV
ADMINISTRATIVE LEAVE

During times of severe storms when roads are declared hazardous according to the East Greenwich Police, administrative leave shall be granted to employees by the Town Manager. Leaves of this nature shall be with pay and shall not be chargeable against accrued sick or vacation leave.

ARTICLE XVI
MILITARY LEAVE

Section 1. Regular Duty. Every employee who is called to regular duty in the Armed Forces of the United States shall be entitled to military leave of absence without pay or benefits. The employee shall be entitled to re-employment to the same or a comparable position as the one he or she left if application therefore is made within thirty (30) days of termination of service with the Armed Forces.

Section 2. Stand-by-Duty. Any employee who is a member of the stand-by branch of the Armed Forces and who is required to perform military duties for a period of fifteen (15) days or less in any one contract year while employed by the Town shall continue to receive his or her regular pay during such period of military service and shall pay to the Town upon receipt all compensation (excluding allowances) paid by the federal or state governments for said military service.

ARTICLE XVII

MATERNITY LEAVE

Section 1. Duration. Maternity leave shall be for the period of time during the employee's pregnancy in which she is physically disabled by reason of the pregnancy from performing her duties as an employee and extending until the employee is physically able to perform her duties as an employee.

Normally maternity leave shall commence on the date of delivery and terminate eight (8) weeks after delivery. If the employee seeks to begin maternity leave prior to delivery or extend it beyond eight (8) weeks from delivery, she must file with the Town Manager, a physician's letter stating that the employee is physically disabled from performing her job duties during such time period. The employee may return less than eight weeks after delivery if she is physically able to perform her job duties.

Section 2. Notification. The employee must notify the Town Manager at least thirty (30) days in advance of her intention to take maternity leave. The employee must also notify the Town Manager within thirty (30) days after the termination of the pregnancy of the estimated date when she will be able to return to her duties.

Section 3. Payment. While absent on maternity leave, the employee shall be entitled to utilize her accumulated sick leave. When the maternity leave extends beyond the number of days of sick leave accumulated by the employee, then the remainder of the maternity leave shall be without pay. Benefits will be continued if the employee elects parental leave to the extent benefits are provided by Article XVIII, Parental Leave. The employee must return from maternity leave as soon as she is physically able to perform her duties. If the employee seeks to extend maternity leave beyond eight (8) weeks, the Town Manager shall have the right to obtain a second qualified medical opinion as to the employee's inability to perform her job duties. Such opinion shall be at the Town's expense.

Section 4. Return to Work. Upon her return, the employee shall be placed in the assignment that she left, if the position is still open, and if the position that she left is not open, the employee shall be placed in as nearly comparable a position as is available.

ARTICLE XVIII
PARENTAL LEAVE

Section 1. Duration. An employee may elect parental leave for a period of thirteen (13) weeks commencing with the date of birth of a child or adoption of a child under the age of sixteen (16) by the employee or the employee's spouse. Parental leave shall be without pay or credit toward seniority. Parental leave shall be granted in accordance with all applicable federal and state laws.

With the approval of the Town Manager, an employee may extend leave granted for the birth or adoption of a child up to six (6) months from the date of birth or adoption. Said leave shall be without pay, benefits or credit toward seniority.

Section 2. Return to Work. Upon his or her return from a thirteen (13) week leave or less, the employee shall be placed in the assignment he or she left. Upon his or her return from a leave longer than thirteen (13) weeks, the employee shall be placed in the assignment that he or she left if the position is still open, and if the position he or she left is not open, the employee shall be placed in as nearly comparable a position as is available. Upon return, all unused benefits accrued prior to said leave shall be credited to the employee.

ARTICLE XIX
LEAVE WITHOUT PAY

Section 1. Leave. It is agreed that, upon written application, the Town Manager may grant an employee with permanent status, a leave of absence without pay, not to exceed six (6) months, for reasons of the employee's personal illness or disability. The Town Manager may also grant a leave of absence without pay to a permanent employee for a period not to exceed thirty (30) calendar days for any reason deemed by the Town Manager to be meritorious.

If any employee is granted a six-month (6) leave hereunder, the Employer will hire a replacement employee for the duration of the leave within sixty (60) working days of the commencement of the leave, unless the Employer notifies

the Union in writing within fourteen (14) calendar days of the leave that it intends to abolish the position.

Section 2. Return. When an employee returns from an unpaid leave of absence, he or she shall be reinstated to the position he or she previously held if the position still exists. When the previously held position no longer exists, the returning employee shall be permitted to exercise his or her job classification seniority, whatever that may be.

Section 3. Accrual. An employee taking any form of unpaid leave of absence shall cease to accrue sick leave, vacation leave and seniority during the period of such absence.

ARTICLE XX

PERSONAL LEAVE

Upon seventy-two (72) hours advance notice to the Town Manager, an employee shall be entitled to three (3) days of personal leave with pay each contract year. The advance notice shall be waived in the case of an emergency. Personal leave shall not be granted on the day before or after a holiday, or on a day when two or more other employees in the Department are on leave, except in the case of an emergency. Personal leave shall not accumulate from contract year to contract year.

ARTICLE XXI

GRIEVANCE PROCEDURE AND ARBITRATION

Section I. Purpose. The purpose of the grievance procedure shall be to settle employee grievances arising out of the interpretation and application of this Agreement on as low a level as possible and as quickly as possible to ensure efficiency and high employee morale.

Section 2. Definition. A grievance is a claim based upon the interpretation, meaning or application of any of the provisions of this Agreement, which affects the welfare and/or conditions of employment of an employee or group of employees.

Section 3. Procedure. It is mutually understood and agreed that all grievances of employees shall be dealt with in accordance with the following procedure:

Level I: The employee(s) involved and the Union Representative shall

meet with the Department Head within ten (10) calendar days of the incident occurring to discuss the grievance and to attempt to resolve it.

Level II: If no agreement is reached after the meeting with the Department Head, the grievance shall be reduced to writing and submitted to the Department Head within ten (10) calendar days of the Level I meeting. Within five (5) calendar days of submission, the Department Head shall meet and discuss the grievance with the grievant(s) and Union Representatives. A written decision will be given by the Department Head within (5) calendar days after such meeting. Any grievance which is not reduced to writing and presented to the Department Head within fifteen (15) calendar days of occurrence shall be deemed to have been waived.

Level III: If unable to reach a satisfactory adjustment within ten (10) calendar days of submission of the grievance to the Department Head, the grievant shall submit the grievance in writing to the Town Manager within three (3) calendar days thereafter. The Town Manager shall issue a written decision to the Union within fourteen (14) calendar days of the submission, otherwise the grievance shall be deemed to be denied.

Section 4. Waiver of Grievance Procedure. Notwithstanding the steps outlined above, said steps may be waived by agreement in writing, signed by authorized representatives of the parties to this Agreement, which waiver will permit prompt submission to arbitration, thus promoting the welfare of both parties to this Agreement.

Section 5. Arbitration. If a grievance is not resolved at Level III, such grievance shall, at the request of the Union, be referred to the American Arbitration Association in accordance with its rules then pertaining.

The Arbitrator shall hold a hearing as soon as possible, and his or her decision shall be final and binding upon the parties, except for salaries (Article IV) and longevity (Article XXXVII), subject to any further limitations of law. The expenses of such arbitration shall be borne equally by the parties. The Arbitrator shall have no power to alter, amend, add to or subtract from the provisions of this Agreement.

The submission to arbitration must be within twenty (20) calendar days of the date of the Town Manager's Level III decision; otherwise the grievance shall be deemed to be waived.

ARTICLE XXII

UNION RIGHTS

Section 1. Union Business Leave. The President of the Union or the President's designee shall be granted reasonable time off during working hours, without loss of pay, for negotiations. The President or the President's designee also shall be granted reasonable time off during working hours, without loss of pay, to investigate and settle grievances, attend meetings, including grievance hearings with the Town Manager and/or arbitrator. Leave shall not be granted under this section if it would unreasonably interfere with the employee's normal duties.

Section 2. Bulletin Boards. The Town agrees to provide bulletin board space in each building where notice of Union matters may be posted.

ARTICLE XXIII

PERSONNEL FILES

Section 1. Inspections. The employee shall, upon giving at least five (5) working days advance notice, be permitted to examine the contents of his or her personnel file, except for letters of reference, recommendations and confidential reports from prior employers.

This inspection shall be made in the presence of the Town Manager or his designee.

The employee may not remove the personnel file from the immediate place of inspection on the business premises and the Employer may charge the employee a fee reasonably related to the cost of supplying copies of requested documents.

An employee may inspect his or her personnel file often as needed.

Section 2. Contents. No materials derogatory to an employee's conduct, service, character or personality shall be placed in his or her personnel file until he or she has had an opportunity to review and sign the material. The employee's signature shall not necessarily indicate agreement with the contents of the material and the employee may elect to file a response to said material. Materials shown to be false shall be removed from the personnel file.

ARTICLE XXIV
HEALTH & WELFARE

Section 1. Health Insurance.

The Town of East Greenwich shall provide health insurance, covering each regular member of the NEA and his or her family by providing coverage in an amount no less than that provided by Blue Cross Blue Solutions for HSA \$2000/\$4000 or HRA \$2000/\$4000. A copy of said benefits is attached hereto as Exhibit A.

- a) Family HSA: This HSA Blue Cross BLUE SOLUTIONS Plan shall include a \$4,000 annual deductible, of which the Town contributes 50% of deductible (\$2,000) on behalf of the member to a member's private HSA. The Town further agrees to front load the employee's portion of the deductible (\$2,000) and then thereafter the employee will contribute, by payroll deduction on a pre-tax basis up to \$2,000 per year for the family medical coverage outlined in Exhibit A attached hereto. Once the deductible is met, the Plan covers 100% of medical expenses as delineated in Attachment A.
- b) Individual HSA: This HSA Blue Cross BLUE SOLUTIONS shall include a \$2,000 annual deductible, of which the Town contributes 50% of deductible (\$1,000) on behalf of the member to a member's private HSA. The Town further agrees to front load the employee's portion of the deductible (\$1,000) and then thereafter the employee will contribute, by payroll deduction on a pre-tax basis, up to \$1,000 per year for the individual medical coverage outlined in Exhibit A attached hereto. Once the deductible is met, the Plan covers 100% of medical expenses as delineated in Attachment A.
- c) Any employee leaving within five months of the beginning of the fiscal year (July 1st) shall have any remaining co-pay not repaid, deducted from his/her last payroll/vacation/sick check.

For those employees not selecting the HSA Plan and subscribing to the HDHP for the HRA \$2000/\$4000 plan, the Town will self-insure the first 50% of the deductible with the balance being the responsibility of the member.

Effective July 1, 2013, employees who currently have no co-pay shall start paying a co-pay based upon the following schedule:

2013-2014 HSA/HRA Family Plan Co-pay	2013-2014 HSA/HRA Individual Plan Co-pay
\$1,040.00 per year toward deductible	\$520.00 per year toward deductible
2014-2015 HSA/HRA Family Plan Co-pay	2014-2015 HSA/HRA Individual Plan Co-pay
\$1,500.00 per year toward deductible	\$750.00 per year toward deductible

Section 2 - Dental Insurance

The Employer agrees to provide 100% of the cost of dental insurance coverage in an amount not less than that provided by Delta Dental Level I, Level II, Level III and Level IV, “family” or “individual” coverage, as appropriate, for all employees hired before 7/1/96. For all employees hired between 7/1/96 and 6/30/98, the Employer shall pay 85% of the cost of said dental insurance plan. For employees hired on or after 7/1/97, said coverage shall include a \$50/\$150 calendar year deductible. For employees hired after 7/1/98, the Employer shall pay 80% of the cost of said dental insurance plan.

Section 3. Family Coverage/Insurance “Buy Back”

With respect to the coverages referred in Sections 1 and 2 above, if a husband and wife are both Employees of the Town (including the School Department), the Town will pay for “family” coverage for one Employee and “individual” coverage for the other. In lieu of providing said “individual” coverage, the Town, upon written election of an eligible Employee, submitted prior to June 1, shall pay a lump sum of \$1,000.00 annually. Employees who are eligible and elect this lump sum after July 1, shall be paid a pro rata portion of the lump sum for the balance of the fiscal year.

Until 6/30/96, any Employee who is covered by outside (i.e. non-Town and non-School) medical/dental plans comparable to the coverages set forth in

Sections 1 and 2 above, may elect to receive an annual lump sum equal 50% of the Town's cost for the standard plan for which the Employee would be eligible (the "50% buy back") in lieu of said coverage. Employees who have elected this 50 percent buy back, and do not reenter one of the Town's medical/dental plans, will receive the 50% buy back annual lump sum payment. Beginning 7/1/96, employees who are eligible and who elect a buy back will receive an annual lump sum payment of \$1,000.00

In the event an electing Employee's outside medical/dental coverage should cease for any reason, said Employee shall be allowed to reenter the plan said Employee would have been entitled to under Sections 1 and 2 above within 30 days of the Town's receipt of written notice from the Employee. As a condition of reentry, the Employee shall pay in one payment in advance of the Town a sum equivalent to the pro rate balance of the above lump sum payment.

Section 4. Term Life Insurance. The Employer will pay the full premium for \$20,000, increasing to \$40,000 (effective July 1, 2017) Group Term Life Insurance coverage on the life of each employee covered by this Agreement. Said life insurance shall be administered in accordance with the terms and conditions of the carrier.

Section 5. Workers' Compensation. All members of the Bargaining Unit shall be subject to the provisions of the Rhode Island Workers' Compensation Act.

Section 6. Temporary Disability Insurance. All employees covered by this Agreement shall be eligible to receive temporary disability insurance.

Section 7. Pension. All employees covered by this Agreement shall participate in the Rhode Island Municipal Employees Retirement System. The Town will provide the Cost of Living Adjustment, Plan C, in accordance with Rhode Island General Laws 45-21-52 for eligible employees who retire on or after January 1, 2003.

ARTICLE XXV

UNIFORMS

Section 1. Uniforms. Any uniforms which are required by the Town shall be paid for by the Town.

Section 2. Clothing allowance. Due to working conditions, those employees filling the following four (4) positions will be provided an annual clothing

allowance of \$350.00 to be paid on the second pay date in December:

Highway Superintendent

Parks & Grounds Superintendent

Wastewater Treatment Plant Superintendent

Wastewater Treatment Plant Assistant Superintendent

Section 3. Inoculations. The Town agrees to provide, at no cost to the employees of the Sewer Treatment Division and the Sewer Maintenance, such inoculations as are reasonably necessary to protect said employees from illness which might arise as a result of their normal Town employment.

ARTICLE XXVI

EDUCATIONAL REIMBURSEMENT

Section 1. Employee Reimbursement Upon successful completion of any course approved by the Town Manager and for which a grade of B or better is received, the Employer will reimburse the employee for 90% of tuition, lab, registration fees and books of any course related to the duties of the employee's position. The maximum amount of payment shall be up to \$1,500 per person in a single fiscal year, less any aid or financial assistance from any source received by the employee. The decision by the Town Manager of whether or not to reimburse is not a grievable event.

ARTICLE XXVII

USE OF TOWN VEHICLES OR PROPERTY

Section 1. Use of Property. Town vehicles and/or property shall only be used by employees in the performance of their duties as authorized by the Town Manager. The cost of repair for damages to Town vehicles or property as a result of an Employee's gross negligence shall be reimbursed to the Town by the employee.

ARTICLE XXVIII

CAR ALLOWANCE

Section 1. Personal Automobiles. Employees who are required to use a personal automobile for Town business due to the unavailability of a Town vehicle shall be compensated for the miles driven on Town business at the then current IRS rate.

ARTICLE XXIX

PAY CHECKS

Section 1. Checks. Payroll checks shall be enclosed in sealed envelopes before being disbursed.

ARTICLE XXX

HEALTH AND SAFETY

Section 1. Safe Workplace. No employee shall be required to work in an unsafe area nor required to participate in hazardous activities for which he or she has not been properly trained.

ARTICLE XXXI

PART-TIME EMPLOYEES

All permanent, continuous, part-time employees who are members of the Bargaining Unit shall receive the benefits, leaves and holidays provided for by this Agreement on a pro-rated basis. The pro-ration shall be based on their regular scheduled hours for a given fiscal year.

ARTICLE XXXII

ORDINANCE AMENDMENTS

Section 1. Ordinances. The Town shall provide the Union with a copy of Town Ordinances each time said ordinances are amended or new ordinances are enacted.

ARTICLE XXXIII

NEGOTIATION PROCEDURE

Section 1. Negotiations. Negotiations for a successor contract shall convene in accordance with the General Laws of Rhode Island.

ARTICLE XXXIV
SAVINGS CLAUSE

Section 1. Severability. Should any provision of this Agreement be found to be in violation of any Federal or State law by a Court of competent jurisdiction, all other provisions of this Agreement shall remain in full force and effect for the duration of this Agreement.

ARTICLE XXXV
CHANGES OR AMENDMENTS

Section 1. Agreement. It is hereby agreed that this Agreement contains the complete and entire Agreement between the parties, and that no additions, waivers, deletions, changes or amendments shall be made during the life of this Agreement, except by mutual consent, in writing, of the parties hereto. It is the intent of the parties that this Agreement shall govern the relations between them and not the Town Personnel Regulations.

ARTICLE XXXVI
DURATION OF AGREEMENT

Section 1. This Agreement shall be effective and retroactive for the period July 1, 2016 through June 30, 2019 except as provided hereafter. Negotiations for a subsequent Agreement shall be in accordance with the General Laws of Rhode Island.

ARTICLE XXXVII
LONGEVITY PAY

Section 1. In addition to an employee's base salary, as provided for in Article V, Hourly Rates and Salary, each full time employee hired before July 1, 2012 shall receive longevity pay based upon their years of service with the Town of East Greenwich. For the purpose of this Article, years of service shall be determined in accordance with Article VI, Seniority, Section 1, Definition. This longevity pay shall be based upon the employee's base salary in accordance with the following schedule:

<u>Years of Service</u>	<u>Longevity Pay</u>
3 - 5 years	2%
6 - 10 years	3%
11 - 15 years	3.5%
16- 20 years	4%
21- 25 years	4.5%
26 and above	5%

Employees hired after June 30, 2012 should be paid longevity in accord with the following schedule:

<u>Years of service</u>	<u>Longevity Pay</u>
Upon completion of 5 years	\$800
Upon completion of 9 years	\$1000
Upon completion of 12 years	\$1200
13-20 years	\$1600
21 years	\$2000

Longevity checks will be distributed on the second pay date in December, based upon longevity as of December 1.

ARTICLE XXXVIII

RETIREE HEALTH INSURANCE

At the age of 65, each employee/retiree, at Town expense, will receive Blue Cross/Blue Shield Plan 65 single plan, provided such employee has a minimum of ten (10) years of service with the Town. The employee may purchase a Blue Cross/Blue Shield Plan 65 for their spouse at the employee's expense. The employee may choose to enroll in Blue Chip; however, they will be required to pay the monthly premium difference between the Plan 65 and the Blue Chip monthly premium.

Regarding employees who retire before age 65 with a minimum of ten (10) years of service with the Town; the Town will pay 3.3% for each year of Town service toward the cost of the standard plan's premium and 50% of the deductible under a Health Reimbursement plan. The retired employee shall be responsible for the other 50% of the deductible of the Health Reimbursement Account and any of the remaining premium balance. Medical coverage for current members of the NEA who may retire in accordance with the Retirement Act prior to age 65 will be provided a Blue Solutions HRA plan.

Any employee leaving within five months of the beginning of the fiscal year (July 1st) shall have any remaining co-pay not repaid, deducted from his/her last payroll/vacation/sick check.

No employee will receive such benefits until he or she has reached the minimum retirement age in accordance with the State Pension System (MERS) or any age after thirty (30) years of Town service.

Effective for individuals retiring after 7-1-93 with their existing plan, the Town's obligation to provide health care coverage for a retiree shall continue until the retiree or his/her spouse is enjoying health care coverage from another employer. If the health care coverage enjoyed from the new employer provides coverage in an amount less than that provided by the Town plan, the Town shall pay to the health care provider the additional premium required to provide medical benefits not less than that provided by the Town plan. If the health care program enjoyed from the new employer of the retiree or his/her spouse ceases to be provided at any time before the retiree becomes eligible for Medicare, then the Town's obligation to pay for health care coverage as aforesaid shall resume.

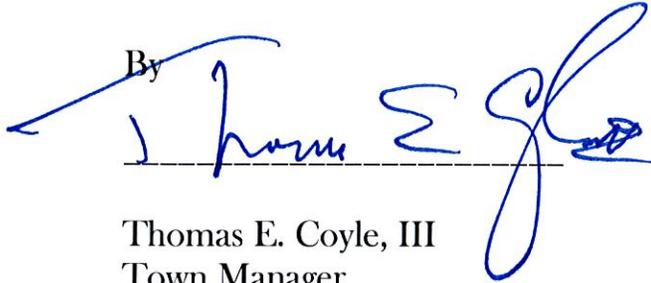
Effective for individuals retiring after 7-1-93, each year, employees who are on pension shall be required to sign an affidavit as to any medical coverage they or their spouse may have. Such affidavit shall be in a form approved by the Town and shall be submitted to the Human Resources Director no later than June 1 of each contract year. Should the retiree fail to file the affidavit with the Human Resources Director in a timely fashion after receiving 30 days written notice from the Town by certified mail, return receipt requested, the Town shall be relieved of its obligation to provide continued health care coverage hereunder for the contract year.

IN WITNESS WHEREOF the parties have hereunto set their hand and seals
this 31st day of August 2016.

FOR THE TOWN OF
EAST GREENWICH

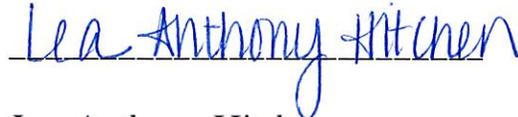
FOR THE EAST GREENWICH
MUNICIPAL EMPLOYEES
ASSOCIATION (NEARI)

By



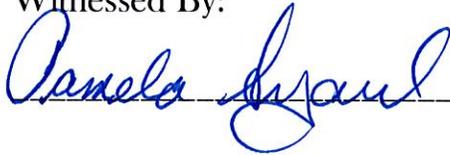
Thomas E. Coyle, III
Town Manager

By

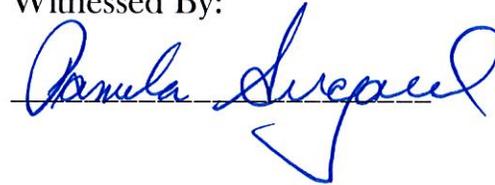


Lea Anthony Hitchen
President
East Greenwich Municipal Employees

Witnessed By:



Witnessed By:





**Blue Cross
Blue Shield**
of Rhode Island **BlueSolutions for HSA**
Summary of Benefits and Coverage: What this Plan Covers & What it Costs

East Greenwich Town - #1002366-0001, 0002, 0004; #1001751-0001, 0002; #1001753-0001, 0002

Coverage Period: 07/01/2016 - 06/30/2017

Coverage for: See below Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.BCBSRI.com or by calling 1-800-639-2227 or (401) 459-5000.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	For In Network providers \$2000 for an individual plan / \$4000 for a family plan. For Out-of-Network providers \$4000 for an individual plan / \$8000 for a family plan. Doesn't apply to preventive services.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For In Network providers \$2000 for an individual plan / \$4000 for a family plan. For Out-of-Network providers \$12000 for an individual plan / \$24000 for a family plan.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes, this plan uses in-network providers. See www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 3 for how this plan pays different kinds of <u>providers</u> .

Questions: Call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 or visit us at www.BCBSRI.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 to request a copy.



Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 07/01/2016 - 06/30/2017

Coverage for: See below Plan Type: PPO

Do I need a referral to see a specialist ?	No. You don't need referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about excluded services .

Questions: Call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 or visit us at www.BCBSRI.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge after deductible	40% coinsurance after deductible	—————none—————
	Specialist visit	No Charge after deductible	40% coinsurance after deductible	—————none—————
	Other practitioner office visit	No Charge after deductible	40% coinsurance after deductible	Chiropractic Services are limited to 12 visits per year
	Preventive care/screening/immunization	No Charge	40% coinsurance after deductible	For additional details, please see your plan documents or visit www.BCBSRI.com/providers/policies
If you have a test	Diagnostic test (x-ray, blood work)	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended for certain services
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is available at www.BCBSRI.com.</p>	Tier 1 generally low cost generic drugs	No Charge after deductible	Not covered	No Charge for certain preventive drugs
	Tier 2 generally high cost generic and preferred brand name drugs	No Charge after deductible	Not covered	Preauthorization is required for certain drugs
	Tier 3 non- preferred brand name drugs	No Charge after deductible	Not covered	Preauthorization is required for certain drugs
	Tier 4 specialty prescription drugs	No Charge after deductible	50% coinsurance after deductible	Preauthorization is required for certain drugs; Infertility drugs: 40% coinsurance after deductible for out of network specialty pharmacy
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended
	Physician/surgeon fees	No Charge after deductible	40% coinsurance after deductible	_____none_____
If you need immediate medical attention	Emergency room services	No Charge after deductible	No Charge after deductible	_____none_____
	Emergency medical transportation	No Charge after deductible	No Charge after deductible	_____none_____
	Urgent care	No Charge after deductible	No Charge after deductible	_____none_____
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after deductible	40% coinsurance after deductible	45 day limit at an inpatient rehabilitation facility; Preauthorization is recommended
	Physician/surgeon fee	No Charge after deductible	40% coinsurance after deductible	_____none_____

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No Charge after deductible/office visit No Charge after deductible for outpatient services	40% coinsurance after deductible/office visit 40% coinsurance after deductible for outpatient services	Preauthorization is recommended for certain services
	Mental/Behavioral health inpatient services	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended
	Substance use disorder outpatient services	No Charge after deductible/office visit No Charge after deductible for outpatient services	40% coinsurance after deductible/office visit 40% coinsurance after deductible for outpatient services	Preauthorization is recommended for certain services
	Substance use disorder inpatient services	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended
If you are pregnant	Prenatal and postnatal care	No Charge after deductible	40% coinsurance after deductible	—————none—————
	Delivery and all inpatient services	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No Charge after deductible	40% coinsurance after deductible	—————none—————
	Rehabilitation services	No Charge after deductible	40% coinsurance after deductible	Includes Physical, Occupational and Speech Therapy. Physical and Occupational Therapy is limited to 30 visits (combined for in and out of network). Speech Therapy is limited to 30 visits; Preauthorization is recommended for all visits
	Habilitative services	No Charge after deductible	40% coinsurance after deductible	Includes Physical, Occupational and Speech Therapy. Physical and Occupational Therapy is limited to 30 visits (combined for in and out of network). Speech Therapy is limited to 30 visits; Preauthorization is recommended for all visits
	Skilled nursing care	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended; Custodial Care is not covered
	Durable medical equipment	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended for certain services.
	Hospice service	No Charge after deductible	40% coinsurance after deductible	Preauthorization is recommended
	If your child needs dental or eye care	Eye exam	No Charge after deductible	40% coinsurance after deductible
Glasses		Not Covered	Not Covered	—————none—————
Dental check-up		Not Covered	Not Covered	—————none—————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- | | | |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental care (Adult) | <ul style="list-style-type: none"> • Dental check-up, child • Glasses, child • Long-term care | <ul style="list-style-type: none"> • Routine foot care unless to treat a systemic condition • Weight loss programs |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- | | | |
|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Bariatric Surgery • Chiropractic care • Hearing aids | <ul style="list-style-type: none"> • Infertility treatment • Most coverage provided outside the United States. Contact Customer Service for more information. • Private-duty nursing | <ul style="list-style-type: none"> • Routine eye care (Adult) |
|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051. You may also contact your state insurance department at (401) 462-9520 or by email at HealthInsInquiry@ohic.ri.gov, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact your state insurance department at (401) 462-9520 or by email at HealthInsInquiry@ohic.ri.gov, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Para obtener asistencia en Español, llame al 1-800-639-2227.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-639-2227.

如果需要中文的帮助, 请拨打这个号码 1-800-639-2227.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-639-2227.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* —————

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,510
- Patient pays \$2,030

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$2,000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$30
Total	\$2,030

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,360
- Patient pays \$2,040

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$2,000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$40
Total	\$2,040

These examples are based on coverage for an individual plan.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- * **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- * **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 or visit us at www.BCBSRI.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 to request a copy.