

AGREEMENT BETWEEN
CHESHIRE BOARD OF EDUCATION
AND
CSEA/SEIU, LOCAL 2001/760

In Behalf of the
CHESHIRE INSTRUCTIONAL TEACHER ASSISTANTS
AND
TEACHER ASSISTANTS
(LUNCHROOM AND PLAYGROUND AIDES)

FOR THE PERIOD
JULY 1, 2019 thru JUNE 30, 2022

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ARTICLE I – RECOGNITION

Section 1.1:

The Board recognizes CSEA/SEIU Local 2001 as the sole and exclusive agent for the purposes of collective bargaining on matters of wages, hours of employment and other conditions of employment for all Instructional Assistants and Aides employed by the Cheshire Board of Education per case No. ME-16, 564, Decision #3242, dated October 14, 1994 and certified by the Connecticut State Board of Labor Relations.

Section 1.2:

The Board recognizes the positions of Study Hall Monitor and Hall Monitor shall be included in this agreement as of July 1, 1994.

Section 1.3:

The Board recognizes the position of Applied Behavioral Analysis/Discrete Trial Instruction (ABA/DTI) Instructional Assistants and it shall be included in this Agreement as of September 1, 1997.

Section 1.4:

The Board recognizes the position of Teacher Assistant (Lunchroom/Playground Aides) employed by the Cheshire Board of Education who work less than twenty (20) hours per week shall be included in this Agreement as of July 1, 1999, per case No. ME-9825 certified by the Connecticut State Board of Labor Relations.

Section 1.5:

The Board recognizes the positions Transitional Instructional Assistants and Classroom Instructional Assistants and they shall be included in this Agreement as of July 1, 2019.

ARTICLE II – RIGHTS OF THE BOARD OF EDUCATION

Section 2.1:

Unless expressly limited by a specific section of this Agreement, the rights, powers and authority held by the Board under any Town Charter, general or special act of the Legislature, Town Ordinance, regulation or other type of lawful provision, over matters involving the Cheshire School System, including, but not limited to, full control over the policies, practices, procedures and regulations with respect to employees of the Board covered by this Agreement, shall remain vested solely and exclusively in the Board.

ARTICLE III – NO DISCRIMINATION

Section 3.1:

There shall be no discrimination, coercion or intimidation of any kind against any employee of the Board, including, but not limited to, marital status, age, sex, race, creed, color, religious belief, national origin, ancestry, sexual orientation, union activity or handicapped status, except in the case of a bona fide occupation or need either by the Board or by the Association.

ARTICLE IV – SENIORITY/LAYOFF/RECALL

Section 4.1:

Seniority under this Agreement is defined as the length of an employee's cumulative service with the Board in a bargaining unit position covered by this agreement unbroken either voluntarily quitting or discharge. The Board will prepare a list as of October 1st of each year, to be given to the Union by October 1st of each year, showing the respective seniority of the employees covered by this Agreement including the employee's title and building assignment.

The Board shall provide to the Union President or his/her designee a copy of the offer letter for all new employees hired that are eligible to become members of the bargaining unit. An electronic notice by email or other mutually agreeable means shall also be provided to the Union President or designee.

Section 4.2:

No employee shall attain seniority under this Agreement until he/she worked continuously for a period of ninety (90) work days. During such period, the employee shall be on probation and may be terminated by the Board in its sole discretion. Neither the employee nor the Union, on his/her behalf, shall have recourse to the grievance or arbitration provision of the Agreement during said probationary period. Upon completion of the probationary period, an employee's seniority shall date back to the commencement of employment with the Board.

Section 4.3:

Layoffs will be based upon seniority within a job classification. For the purposes of this section, there shall be four classifications of employees:

1. Applied Behavioral Analysis/Discrete Trial Instruction (ABA/DTI) Instructional Assistant
2. Instructional Assistants, Transitional Instructional Assistants, Hall Monitors and Study Hall Monitors
3. Other (Clerical)
4. Teacher Assistants (Lunchroom/Playground Aides)

Note: The Union retains the position of remedial/instructional as a bargaining unit position, if such positions are filled in the future.)

Under each classification, employee positions shall be categorized based on work schedule as follows:

1. Those employees who work less than 20 hours per week.
2. Those employees who work between 20 hours but less than 30 hours per week.
3. Those employees who work 30 hours or more per week.

Section 4.4:

If a bargaining unit position(s) is eliminated by the Board of Education in any classification, the employee with the least seniority in the affected classification shall be subject to lay-off first.

The employee subject to lay-off may "bump" the least senior employee in an equal or lower classification provided the "bumped" employee has less seniority and the "bumping" employee has the ability and qualifications to satisfactorily perform the work as determined by the Chief Operating Officer.

Any bargaining unit member whose position is eliminated, and chooses to "bump" into another lower classification, shall remain on the same step as that which they previously held, except, that those bargaining unit members who are in classification one, ABA/DTI, shall be placed on a step that corresponds to their years of service on the IA pay scale. (i.e.: five years would be placed on step 5, etc.)

Section 4.5:

- a. Laid off employees shall have recall rights by classification for a period of one (1) complete year from date of layoff. Any employee who refuses re-call shall lose all future recall rights.
- b. When employees are to be recalled, the first recalled shall be those last laid off, provided that such employees have the ability and experience to perform the work available as determined by the discretion of the Chief Operating Officer.
- c. Return to work from layoff must be accomplished within two weeks of the notice of recall by certified mail to the last address of record from the Board to the laid off employee or the person will be considered to have relinquished all rights to recall.
- d. Accumulated sick leave benefits will be restored upon recall under this provision.
- e. Seniority will not diminish during any period of layoff during which a person has recall rights, but no additional seniority shall accrue. Seniority will continue from the date of re-employment.

- f. Notwithstanding the above, any employee who is laid off shall have recall rights to a comparable position to that in which they were laid off, (i.e. full time to full time). For the purposes of this section, a refusal of a part time position by a laid off full time employee shall not constitute a refusal and said employee shall remain on the top of the reemployment list until a comparable position is available during the recall period.

ARTICLE V – WORK YEAR/HOURS OF WORK/ASSIGNMENTS

Section 5.1:

Each classification's schedule shall be determined by the Director of Pupil Personnel Services and the Chief Operating Officer with regards to the work year. The aforementioned administrators in conjunction with each building administrator shall set the hours of work for each classification according to the needs of the Board; however, the Board agrees that hours and days worked shall be consistent from year to year. For employees hired after July 1, 1999 all vacancies for positions shall be posted for no less than 165 workdays per year, and no more than the number of days posted. The number of days shall be determined by the Chief Operating Officer for each position. The above reduction shall be implemented only at times when circumstances beyond the control of the Board exists, and not for budgetary reasons, (i.e.: a one on one IA's student is taken out of school on a temporary basis for medical reasons).

Section 5.2:

The Board agrees that it will negotiate with the union up to and including arbitration, over any substantial impact that any loss of days or hours has on a bargaining unit member if such change causes a change in category.

Section 5.3:

Lunch breaks shall be scheduled by the employee's supervisor according to the needs of the system. An unpaid lunch break will be scheduled on any day that students are served lunch.

Section 5.4:

Any additional hours or duties, other than those regularly performed by an Assistant shall be offered to an Assistant to perform based on his/her skills, experience and ability to perform this work.

Section 5.5:

Bargaining Unit Members already in the school system shall receive notification of their assignments for the ensuring school year not later than ten days prior to the start of the school year.

Section 5.6:

Late Opening/Early Dismissal

When school has a delayed opening due to inclement weather or other emergency, and announcement of such has been made by the Superintendent, employees are expected to report to work at the delayed opening time, and shall be paid for the full day of work. If school is closed early, due to, but not limited to, inclement weather, employees shall be dismissed by the Superintendent or his designee along with other student support staff, and shall be paid for hours worked on that given day if it is not deemed a legal length school day and will be paid for the full day if it is counted as a school day for students.

Instructional assistants will be required to complete three (3) work days on early dismissal days for Parent Teacher Conference Days. The District can require the attendance for one of the three work days for training to be held in August before students return. This day can be changed subject to mutual agreement.

Section 5.7:

Union Conventions

The President and/or alternate and one other member may attend the CSEA/SEIU Local 2001 Convention. Whoever attends this convention will be paid providing it is a scheduled day of pay for that employee.

Section 5.8:

Any classification one (ABA/DTI) bargaining unit member shall work a flexible work year according to the needs of the student assigned to them. It is understood that at times, the student may not be in school, or may not need full services during the summer months. The Board can lengthen or reduce the bargaining unit member's work year; except, that at no time shall the Board reduce the employee's work year below one hundred sixty five (165) days per contract year.

ARTICLE VI – TRANSFERS/VACANCIES

Section 6.1:

Voluntary Transfers

Members of the unit who wish to transfer to another building shall file a written statement of such desire with the Chief Operating Officer not later than April 1. Such statement shall include the classroom or school(s) to which the member wishes to be transferred.

Section 6.2:

Involuntary Transfers

1. Transfers for the good of the school system, not resulting from a lay-off, may be made for good cause.
2. Whenever it becomes necessary to transfer staff in or from any school, the Chief Operating Officer shall have discretion in determining staff to be transferred. Seniority within the classification affected shall be given consideration and if not used an ultimate transfer decision will require the Chief Operating Officer to meet with the affected individual and a local union representative and explain the reason for the transfer.
3. A list of open positions in other schools shall be made available to all bargaining unit members who are to be involuntarily transferred and preference shall be given in filling such positions to those persons with the greatest seniority in the Cheshire Public Schools System. A request to transfer to a vacant position will be granted only with the approval of the Chief Operating Officer.
4. Involuntary transfers shall be made only after a meeting between personnel involved and their immediate supervisor or the administrator responsible for their program at which time the bargaining unit member shall be informed of the reason for the transfer.

Section 6.3:

In the event of any permanent vacancy, the Chief Operating Officer will provide employees with electronic notice of posting of said vacancy for five (5) working days. Present employees may apply using the online process to fill the open position during the five (5) working days before the Board seeks outside applications to fill such opening. In deciding whether to grant a request for a transfer under this section, consideration shall be given for experience and qualifications. Notice of the filling of a vacancy and the salary shall be sent to the Union within five (5) working days after the vacancy is filled. The decision to grant or not to grant the voluntary transfer request shall be made by the Chief Operating Officer.

Section 6.4:

During the time period of July 1 through September 15 there shall be one (1) posting of all anticipated and known vacancies. Any bargaining unit member interested in transferring shall inform the Chief Operating Officer. Employees will apply for positions using an electronic application process.

Appropriate administrative staff shall evaluate all requests received prior to making final assignments. Only after all internal requests have been examined shall vacant positions be posted externally.

Section 6.5:

The Board shall offer training programs in the ABA/DTI program to all bargaining unit members who wish to upgrade their skills and qualify for the classification one position. Training will be offered every two years beginning with the 2019-20 school year.

Section 6.6:

The Board agrees that it shall fill all classification one ABA/DTI positions from within the bargaining unit employees who have received the ABA/DTI training, prior to seeking outside applicants.

ARTICLE VII – DISCIPLINARY ACTION

Section 7.1:

Employees shall not be subject to any disciplinary action including discharge except for just cause.

Section 7.2:

A copy of any written reprimand will be placed in the employee's personnel file and copies shall be furnished to the employee and the Union.

Section 7.3:

Any employee suspended or dismissed under this Article shall be given written notice by the Chief Operating Officer stating the reasons for suspension or dismissal.

Section 7.4:

For purposes of further disciplinary action, the Employer will not rely on past warnings, suspensions or other disciplinary action documented in an employee's personnel file after 24 months following the date of the documentation of the disciplinary action.

ARTICLE VIII – GRIEVANCE PROCEDURE AND ARBITRATION

Section 8.1:

A grievance is defined as a claim that there has been a violation of the express terms of this Agreement. Grievances shall be submitted in writing within five (5) working days after the occurrence of the event giving rise to the grievance and shall be processed in the following manner:

Step 1:

The aggrieved employee, with a Union representative if he/she so desires, and the School Principal shall meet within ten (10) working days after the filing of the grievance in an effort to adjust the grievance.

Step 2:

If the aggrieved employee is not satisfied with the disposition of the grievance at Step #1, the employee may, within five (5) working days of the Step #1 meeting, file the written grievance with the Chief Operating Officer. The Chief Operating Officer will meet with the Union representative and the employee within ten (10) working days of such filing and answer the grievance in writing within twenty (20) working days after the date of filing at Step #2.

Step 3:

If the employee is not satisfied with the disposition of this grievance at Step #2, the employee may, within ten (10) working days after the issuance of Step #2 answer, file the written grievance with the Superintendent of Schools, who will meet within twenty (20) working days after receipt of the grievance with the employee, the Union representative and the CSEA staff representative to further discuss the grievance. The Superintendent shall answer the grievance in writing within ten (10) working days after the above meeting.

Step 4:

If the employee is not satisfied with the disposition of this grievance at Step #3, the written grievance may, within ten (10) working days after receipt of the Step #3 answer, be filed with the Board. The Board, or a committee of the Board, shall meet with the employee, the Union representative and the CSEA staff representative at its next regularly scheduled meeting to further discuss the grievance. The Board shall answer the grievance in writing within twenty (20) working days after its meeting.

Section 8.2:

If a grievance is not settled by the above steps, the Union may submit such grievance to arbitration. Arbitration of discharge decisions will be before the American Arbitration Association. Other arbitrations will be before the Connecticut State Board of Mediation and Arbitration. The request for arbitration shall be in writing and must be filed with the applicable body and the Board no later than twenty (20) working days after receipt of the Step #4 decision. In case of discharge grievances, the parties will equally share the cost of arbitration.

Section 8.3:

The arbitrator's decision shall be final and binding on all parties.

Section 8.4:

The arbitrator shall have no authority or power to alter this Agreement in any way.

Section 8.5:

Any time limits specified within this Article, except for the initial filing of the grievance, may be extended by mutual written consent. If a grievance is not timely submitted to a higher step in the above procedure, it shall be deemed settled on the basis of the Board's answer in the last step considered.

ARTICLE IX – NO LOCKOUT – NO STRIKE

Section 9.1:

The Board agrees that it will not lock out the employees covered by this Agreement during its term.

Section 9.2:

The Union and the employees expressly agree that during the life of this Agreement there will be no strikes, slowdowns, picketing, work stoppages, mass absenteeism, mass illnesses, mass resignations or other similar forms of interference with the operation of the Board.

Section 9.3:

Any or all employees participating in such strike or other prohibited activity described in Section 9.2 shall be subject to disciplinary action by the Board.

ARTICLE X – AGENCY FEE & DUES CHECK-OFF

Section 10.1:

During the life of this agreement, an employee retains the freedom of choice whether or not to become or remain a member of the Union.

Section 10.2:

Union dues shall be deducted by the Employer from the paycheck of each employee who signs and remits to the Employer an authorization form. Such deduction shall be discontinued upon written request of an employee thirty (30) days in advance.

Section 10.3:

The amounts of dues deducted under this Article, together with a list of employees, shall be remitted to CSEA/SEIU Local 2001 within a week after the payroll period in which such deduction is made together with a list of employees and their addresses for whom any such deduction is made.

Section 10.4:

The Union shall indemnify the Employer for any liability or damages incurred by the Employer in compliance with this Article.

Section 10.5:

The Board further agrees to deduct from the pay of any employee who voluntarily authorizes in writing such deductions to a Political Action Organization Fund deduction up to one dollar (\$1.00) per pay period.

ARTICLE XI – HOLIDAYS

Section 11.1:

The following days shall be ordered as days off with regular pay for employees except when they fall on a Saturday or Sunday. They shall be celebrated on the preceding Friday when they fall on a Saturday. When they fall on a Sunday, they shall be celebrated on the following Monday.

Section 11.2:

The following days shall be ordered as days off with regular pay for employees in class 1, 2, 3 and 4.

Labor Day
Columbus Day
Thanksgiving Day
Day after Thanksgiving
New Year's Day
Martin Luther King Day
Good Friday
Memorial Day

Section 11.3:

If school is in session any of the aforementioned holidays, another day shall be granted with the agreement of the union. If school is in session for Veteran's Day, Labor Day will be treated as the paid holiday for bargaining unit members.

ARTICLE XII – SICK LEAVE/FUNERAL LEAVE/OTHER LEAVES

Section 12.1:

Category 1 (less than 20 hours per week)

Classification 1, 2 and 3 employees shall receive five (5) sick days per year.

Classification 4 employees will receive five (5) sick days per year.

Section 12.2:

Category 2 (20 hours but less than 30 hours per week)

Classification 1, 2 and 3 employees shall receive seven (7) sick days per year, except for employees who are scheduled to work more than 25 hours per week shall receive eight (8) sick days per year.

Section 12.3:

Category 3 (30 hours and over per week)

Classification 1, 2 and 3 employees shall receive eleven (11) sick days per year.

Section 12.4:

A bargaining unit member may use sick days for personal illness or, with the prior approval of the Chief Operating Officer, for the purpose of caring for a sick relative in their immediate family, or one who is domiciled within their household or any bargaining unit member who is required to attend military service shall be able to use their sick days for such attendance at drills.

Employees may use sick time in 30 minutes increments. A physician's certificate showing the dates of illness may be required after five (5) consecutive days of absence.

Section 12.5:

The maximum accumulation of all classifications is seventy (70) days.

Section 12.5a:

Severance Benefit

Up to fifteen (15) accumulated sick days will be paid at the then current rate of the employee for voluntary termination/separation from the Board's employ after twenty (20) years of service.

Section 12.6:

Master Sick Leave Bank:

Each member of the Union shall have the opportunity to join the Master Sick Leave Bank. There will be a one-time offer to join upon hire and no yearly open period will be in existence. New hires will have 10 working days after their start date to join. Once a member drops out of the Bank, they cannot re-join. If a person withdraws their membership, they cannot withdraw contributed days. The Master Sick Leave Bank is to aid contributing members who suffer from catastrophic illness (such as heart attack, stroke, cancer treatment, etc.) or injury (such as plane, train or auto accident) or have immediate family members who suffer from catastrophic illness or injury and whose own sick days and personal days have been used.

- a. A contributing member of the Master Sick Leave Bank shall be permitted, upon written request with the approval of the sick bank committee, draw up to twenty-five (25) days against the bank and may apply for three (3) more twenty-five (25) day periods to an aggregate total of one hundred (100) days per person/per occurrence.
- b. The following shall apply:
 1. New hires that start before January 1st of each year will submit their enrollment form and will contribute two (2) of their sick days to the bank immediately.
 2. New hires who start after January 1st will submit their enrollment form but will not be added to the sick bank until the beginning of the following school year and will not have the two (2) days deducted from their sick days until then.
 3. All sick bank members will not have to contribute any additional days (beyond the initial contribution of 2 days) until the bank falls below 300 days. If the sick bank falls below 300 days, all members will be required to contribute one (1) day per year until the bank is brought up to 300 days. The days will be deducted at the start of the school year.
 4. Persons withdrawing from the Master Sick Leave Bank will not have to replace these days except as a regular contributing member.
- c. Requests to access the Master Sick Leave Bank will be made to the Chief Operating Officer or his/her designee in Human Resources
 1. The sick bank committee will consist of equal members of two (2) members of the Union and two (2) members from the Board of Education.
 2. Human Resources will take the necessary steps to convene with the sick bank committee to discuss the case and decide as whether or not to grant the requested time.
- d. Human Resources will send a copy of Master Sick Leave Bank enrollment forms to the Union.
 1. Human Resources will provide a list of sick bank members with the seniority list sent to the union on October 1st of each year.
 2. The union will also maintain a list of sick bank members.

Section 12.7:

- a. In the event of a death in the immediate family, the employee shall be granted five (5) consecutive days off without loss of pay in order to attend the funeral. These days will not be charged to sick leave. Immediate family includes spouse, mother, father, son, daughter, brother, sister, in-laws, grandparents, and relatives who are residents of the employee's household. One day off with pay may be granted to attend other family funerals.
- b. However, if a death or services occur on a weekend, Section 12.7 (a) cannot be construed to include additional time off with pay.

Section 12.8:

General Leave

An application for leave of absence shall be acted upon by the Chief Operating Officer within three (3) weeks after such application for leave is made. The leave shall be granted at the discretion of the Chief Operating Officer or his designee.

Section 12.9:

Jury Duty Leave

In the event of jury duty for an employee, the Board shall pay the employee the difference between the employee's regular rate of daily pay and the daily rate of pay received for said jury duty.

Section 12.10:

Category 1 and 2 bargaining unit members will be entitled to one (1) personal day per year. Effective 7-1-2016, Category 3 employees will be entitled to two (2) personal days per year.

Personal days may be taken in half day increments and all requests for personal days must be electronically submitted to the Chief Operating Officer or his/her designee prior to the date requested. Special exceptions can be made in case of an emergency. In the absence of the Chief Operating Officer or his/her designee, the employee's immediate supervisor may act upon the request. This day may not be taken consecutively unless specifically approved by the Chief Operating Officer or his/her designee. Normally, no personal day will be approved if it falls on the day before or after a holiday or vacation period unless specifically approved by the Superintendent or his/her designee. Personal days will not be cumulative.

Section 12.11:

For the purposes of this article, a day shall be equivalent to the normal work day for the employee (prorated according to the normal hours worked.)

ARTICLE XIII – INSURANCE/PENSION

Section 13.1:

Effective July 1, 2019, employees covered by this Agreement shall be eligible, as detailed below, to receive the following benefit coverages for the employee, and eligible dependents:

Cigna – High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

The Board will offer coverage through a High Deductible Health Plan with a Health Savings Account for Category 3 employees who work 30 or more hours per week, with the following deductibles, co-insurance and employee contribution amounts:

Annual deductibles:

\$2,000 individual; \$4,000 for two-person or family coverage

0% in-network co-insurance;

20% co-insurance for out-of-network;

Out-of-pocket maximums: \$4,000 individual; \$8,000 two-person or family;

Prescriptions are included in the above deductibles and once the deductibles are met would be subject to a \$0/\$20/\$40 copay for retail purchases and \$0/\$40/\$80 for a 3 month mail-order supply.

The Board will contribute into an HSA account each year for each employee selecting the HDHP plan, the following amounts:

- 2019-20 - \$600 for single coverage and \$1,200 for two-person or family coverage.
- 2020-21 - \$700 for single coverage and \$1,350 for two-person or family coverage.
- 2021-22 - \$750 for single coverage and \$1,500 for two-person or family coverage.

The Board will contribute 50% of the above amount due to the employee's HSA account the second pay in January and 50% in September, except that the Board will contribute 100% in the second pay in January in the first year the employee enters the HDHP. The Board may, in its sole discretion, make an exception to the annual funding schedule based upon a written request received by an employee due to financial hardship.

Employees selecting the HDHP shall contribute towards the cost of insurance by paying for a portion of the allocated premium as follows:

- Category 3 Employees (30 or more hours/week)
 - 2019/2020 - 24% (HDHP/HSA plan year 1/1/2020 to 12/31/2020)
 - 2020/2021 - 23% (HSHP/HSA plan year 1/1/2021 to 12/31/2021)
 - 2021/2022 - 22% (HDHP/HSA plan year 1/1/2022 to 12/31/2022)

The above mentioned medical program will cover eligible dependent children to age 26. Coverage for dependent will end at the end of the month in which the dependent turns age 26.

In addition to the Cigna HDHP/HSA Plan, bargaining unit members have the option to buy-up or buy-down to the Cigna Open Access Plus PPO Plan, the Cigna Open Access In Network HMO Plan or the Cigna Open Access Elements Plan as detailed below. Coverage details and an example of the comparative plan contribution pricing for employees, based on the 2019-20 allocated rates, can be viewed in Appendix D.

Cigna Open Access Plus PPO Plan (PPO)

The Board will offer PPO coverage for Category 3 employees who work 30 or more hours per week, with the following copays, deductibles, co-insurance and employee contribution amounts:

In-Network Services

- \$ 30 - Office (unlimited)
- \$ 500 - Hospital Admissions
- \$ 150 - Emergency Room

Out of Network Services

- \$ 500 - Deductible for Individual
- \$1,000 - Deductible for 2 Person/Family
- 30% - Coinsurance
- \$3,500 - Maximum out of pocket individual
- \$7,000 - Maximum out of pocket family

All employees covered by this Agreement may elect individual coverage, 2-person or full family coverage as it relates to health insurance. The Board shall contribute towards the cost of employees enrolled in the PPO the same amount that it contributes toward the allocated premium for the HDHP and employees who select the PPO shall pay the cost difference. In the event that the calculated employee contribution to the PPO is lower than the calculated contribution to the HDHP, the employee will receive a reduction in their cost for the PPO (buy-down) up to a zero employee contribution for the PPO:

2019/20	2020/21	2021/22
Buy-up/down from HDHP as described above	Buy-up/down from HDHP as described above	Buy-up/down from HDHP as described above

The above mentioned medical program will cover eligible dependent children to age 26. Coverage for dependent will end at the end of the month in which the dependent turns age 26.

Cigna Open Access In Network HMO Plan (HMO)

The Board will offer HMO coverage for Category 3 employees who work 30 or more hours per week, with the following copays, deductibles, co-insurance and employee contribution amounts:

In-Network Services

- \$ 30 - Office (unlimited)
- \$500 - Hospital Admissions
- \$150 - Emergency Room

Out-of-Network Services

No out-of-network coverage is provided except for emergency services which are covered the same as in-network

All employees covered by this Agreement may elect individual coverage, 2-person or full family coverage as it relates to health insurance. The Board shall contribute towards the cost of employees enrolled in the HMO the same amount that it contributes toward the allocated premium for the HDHP plan and employees who select the HMO shall pay the cost difference (buy-up). In the event that the calculated employee contribution to the HMO is lower than the calculated contribution to the HDHP, the employee will receive a reduction in their cost for the HMO (buy-down) up to a zero employee contribution for the HMO:

2019/20	2020/21	2021/22
Buy-up/down from HDHP as described above	Buy-up/down from HDHP as described above	Buy-up/down from HDHP as described above

The above mentioned medical program will cover dependent children to age 26. Coverage for dependent will end at the end of the month in which the dependent turns age 26.

Optum Rx Prescription Drug Plan for Category 3 employees who participate in the Cigna Open Access PPO Plan and Cigna Open Access In Network HMO Plan only:

Prescription drugs provided with an unlimited annual maximum as follows:

Three (3) tier prescription drug program

- Retail co-pays as follows: \$5 generic, \$35 brand-preferred, \$50 brand-non-preferred
- Mail order at 2 X retail co-pay for minimum 90 day supply
- Up to 34 days or 100 doses (whichever is less) at retail per fill
- Experimental drugs for cancer (undergoing Phase II Clinical trials) other drugs require FDA approval
- Prior approval on drugs
- Concurrent review of manufacturer dosage limits, drug interaction and manufacturers approval program
- Coverage to current coverage and exclusion list
- Mandatory generic substitution with physician override. Employees are required to use generic prescription drugs, unless no generic is available or the prescribing physician indicates use of a brand name drug. If an employee opts to use a brand name drug when a generic is available, the employee will pay the difference in cost between the brand and the generic drug.

Cigna Open Access Elements Plan (Elements Plan)

The Board will offer the Cigna Open Access Elements Plan for Category 2 employees who work 20 or more hours per week and Category 3 employees who work 30 or more hours per week, with the following copays, deductibles, co-insurance and employee contribution amounts:

In-Network Services

- Preventive care – fully covered
- Office Visits - \$40 for 1st 3 visits, then subject to deductible and coinsurance
- Hospital Admissions – Subject to deductible and coinsurance
- Emergency Room/Ambulance – Subject to deductible and coinsurance
- Annual deductible - \$5,600/\$11,200
- Coinsurance – 90%/10%

Out-of-Network Services

- Annual deductible - \$11,200/\$22,400
- Coinsurance – 70%/30%
- Emergency Room/Ambulance – Same as In-Network

All employees covered by this Agreement may elect individual coverage, 2-person or full family coverage as it relates to health insurance with employee contribution amounts as follows:

- Category 2 Employees (20 or more hours/week but less than 30 hours per week)
 - Employee pays 100% of the allocated premium for the coverage
- Category 3 Employees (30 or more hours/week):

2019/20	2020/21	2021/22
\$1,200/\$2,600/\$3,200 (Single/2Person/Family)	\$1,200/\$2,700/\$3,300 (Single/2Person/Family)	\$1,200/\$2,800/\$3,400 (Single/2Person/Family)

Cigna – Coinsurance Dental PPO Plan

Consistent with existing practice, Category 3 employees who participate in one of the medical plans outlined above will be eligible to participate in the Coinsurance Dental Plan. In-Network services are paid at 80% of the Maximum Allowed Amount. The dental plan will cover eligible dependent children to age 19. Effective July 1, 2016, employee contribution rates shall be as follows:

- The Board will pay the full cost of the employee’s individual dental coverage
- The employee contribution rate for 2 person or family coverage will be set at the same contribution rate for the HDHP, as follows:
 - 24% for 19-20, 23% for 20-21 and 22% for 21-22

Life and Accidental Death and Dismemberment Insurance

Category 3 employees receive a \$10,000 group term life insurance policy with accidental death and dismemberment coverage in the like amount.

Section 13.2:

The Board shall allow employees to pay medical benefit contributions with pre-tax dollars to the extent permitted by Section 125 of the Internal Revenue Service Code.

Section 13.3:

TOWN OF CHESHIRE RETIREMENT PLAN
(ONLY FOR EMPLOYEES HIRED PRIOR TO JULY 1, 2012):

An employee hired prior to July 1, 2012 shall be eligible for pension benefits in accordance with the provisions of the Town of Cheshire Retirement Plan.

CHESHIRE PUBLIC SCHOOLS RETIREMENT SAVINGS PLAN
(FOR ALL EMPLOYEES HIRED ON OR AFTER JULY 1, 2012)

All employees who work 20 or more hours and were hired on or after July 1, 2012 shall be eligible for participation in the Cheshire Public Schools Retirement Savings Plan which is a Defined Contribution Plan that offers the features as noted below. New employees are eligible to participate immediately upon hire and must enroll within 60 days of hire. Employees who fail to enroll within 60 days of hire will lose this benefit.

a. Contributions

- i. Employer Contribution – Cheshire Public Schools will contribute 5% of your pay per plan year, regardless if you are making employee salary deferrals or not.
- ii. Employee Contributions – Employees may make elective contributions on a pre-tax basis up to the IRS legal limit.
- iii. Matching Contribution - Cheshire Public Schools will match 100% of employee contributions up to an additional 1%.

b. Vesting

- i. Employee contributions are always 100% vested
- ii. Employer contributions vest at 20% per year based on years of service, as follows:
 - i. Less than 1 year of service – 0%
 - iii. 1 Year or more – 20%
 - iv. 2 Years or more – 40%
 - v. 3 Years or more – 60%
 - vi. 4 Years or more – 80%
 - vii. 5 Years or more – 100%

c. Withdrawals, Loans and Rollovers

- i. As this is a tax-sheltered retirement plan, the following restrictions apply as to withdrawals:
 - i. While still employed, upon attainment of age 59 ½ or older
 - ii. Separation from service
- ii. Loans are permitted subject to plan provisions
- iii. Rollovers into the Retirement Savings Plan are permitted subject to plan provisions

d. Investment Options

- i. Various long and short-term investment options are available for employees to choose from with support provided by the plan provider which is currently MetLife.

ARTICLE XIV - WAGES AND LONGEVITY

Section 14.1:

Wages

Bargaining unit employees shall be paid according to Appendix A, heretofore attached and made part of this agreement.

Section 14.2:

Longevity (Effective July 1, 1994)

- After 10 years of service and up to 15 years of service, the following amount of money shall be paid in one lump sum yearly:
\$200.00
- After 15 years and up to 20 years of service the following amount of money shall be paid in one lump sum yearly:
\$250.00
- After 20 years of service the following amount of money shall be paid in one lump sum yearly:
\$300.00
- The longevity payments prescribed by this article shall be included in the pay distributed on the first payday in December of each year. The parties specifically agree that there shall be no pro-ration of longevity payments. The parties agree that an employee shall be deemed entitled to the longevity payment prescribed by this article as of the first day of the fiscal year in which he/she will attain, or does attain, the years noted in the schedule.

ARTICLE XV – DURATION AND RENEWAL

Section 15.1:

This Agreement shall be binding upon the Board and the Union from the first day of July, 2019 and shall continue in full force and effect until June 30, 2022 when it shall expire.

Section 15.2:

No individual employee in the bargaining unit or representative agent or employee of the Board may enter into any separate agreement or understanding which will be inconsistent with the terms of this Agreement. Any such separate inconsistent agreement will not be binding upon the parties hereto, unless expressly adopted in writing and mutually agreed upon between the Board and the Union.

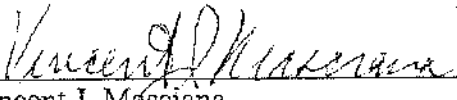
Section 15.3:

This Agreement may be altered or modified only by mutual agreement of the parties hereto.

Section 15.4:

If either the Union or the Board desire to meet for the purpose of negotiating wages, changes, and/or modifications in the provisions of this Agreement, they shall give written notice of such desire to the other by certified or registered mail not less than one hundred and twenty (120) days prior to the expiration of this contract.

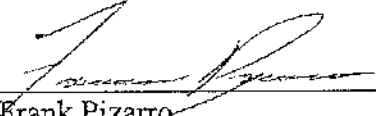
For the Cheshire Board of Education



Vincent J. Masciana
Chief Operating Officer
Cheshire Board of Education

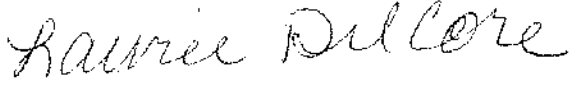
Date 8/15/2019

For CSEA/SEIU Local 2001:



Frank Pizarro
Staff Representative
CSEA/SEIU Local 2001

Date 8/15/19



Laurie DeCore, Chapter President
Cheshire IA/TA's - CSEA Local 2001

Date 8/15/19

APPENDIX A – WAGES

If a bargaining unit member is transferred to the ABA/DTI program, classification one, the bargaining unit member shall be placed on the scale that results in at least a five (5) percent wage increase.

INSTRUCTIONAL ASSISTANTS --ABA/DTI -- TEACHER ASSISTANTS

Year	Bargaining Unit	Minimum	Maximum
2019-2020	TA/Study Hall Monitor	13.50	23.74
2020-2021	TA/Study Hall Monitor	13.80	24.27
2021-2022	TA/Study Hall Monitor	14.11	24.82
2019-2020	IA/Transitional IA/Hall Monitor	13.50	23.97
2020-2021	IA/Transitional IA/Hall Monitor	13.94	24.75
2021-2022	IA/Transitional IA/Hall Monitor	14.39	25.55
2019-2020	ABA/DTI	22.15	26.24
2020-2021	ABA/DTI	22.76	26.96
2021-2022	ABA/DTI	23.39	27.70
2019-2020	Red Circle Group		26.29
2020-2021	Red Circle Group		27.01
2021-2022	Red Circle Group		27.75

Section 1:

Effective July 1, 2019, bargaining unit members hired before 7-1-2019 shall receive general wage increases retroactively to 7-1-2019, as follows:

- Teaching Assistants and Study Hall Monitors - 2.25%
- Instructional Assistants, Transitional Instructional Assistants and Hall Monitors – 3.25%
- ABA/DTI and Red Circle Group – 2.75%

Section 2:

Effective July 1, 2020, bargaining unit members hired before 7-1-2020 shall receive general wage increases, as follows:

- Teaching Assistants and Study Hall Monitors - 2.25%
- Instructional Assistants, Transitional Instructional Assistants and Hall Monitors – 3.25%
- ABA/DTI and Red Circle Group – 2.75%

Effective July 1, 2021, bargaining unit members hired before 7-1-2021 shall receive general wage increases, as follows:

- Teaching Assistants and Study Hall Monitors - 2.25%
- Instructional Assistants, Transitional Instructional Assistants and Hall Monitors – 3.25%
- ABA/DTI and Red Circle Group – 2.75%

Section 3:

All new hires shall be placed at the minimum rate.

Section 4:

Add ABA to the title of DTI (ABA/DTI) and also add Braille and sign language to this category.

Section 5:

Para Educator Certification/Training: Bargaining unit members, who have an Associate's degree, sixty semester hours or above, or certification (under the NCLB law) and are working in a title one school using the higher level NCLB requirements, shall be known as "Para Educators" Para Educators will be required to attend a 2 hour orientation session to be held in August each year and shall receive an additional stipend of five hundred (\$500) dollars yearly in addition to their normal wages. Stipends will be paid in two (2) installments, one at the half year mark of the school year, as determined by the payroll department and the second to be paid at the end of the school year.

Section 6:

NCLB, Certification/Training: The Board shall pay for, or reimburse, any member of this bargaining unit the cost of one certification test as stipulated in the "No Child Left Behind" law. (This clause shall be in effect retroactively for two (2) years prior to the signing of this contract.)

Section 7:

Any IA, excluding ABA/DTI, Braille/sign language category, who has to use special training techniques of feeding, or who has to routinely change the diapers or routinely assist in toileting of a non traditional age person, (to be determined by Director of Pupil Personnel Services) shall receive a yearly stipend of five hundred (\$500) dollars, in addition to their normal wages.

Stipends will be paid in two (2) installments, one in December and one in May of the school year.

Section 8:

Hall Monitors that provide evidence of having law enforcement or related experience shall receive a yearly stipend of \$500 in addition to their normal wages. Stipends will be paid in two installments, one in December and one in May of the school year.

APPENDIX B – JOB DESCRIPTIONS

- I. JOB TITLE: Instructional Assistant (I. A.)
- II. QUALIFICATIONS/REQUISITE SKILLS:
- High School Diploma or higher, depending on individual position requirements.
 - Instructional Assistants should have the ability to reinforce instruction and be able to adjust to the varied duties of the assignment.
 - Instructional Assistants will maintain the same high level of ethical behavior and confidentiality of information about students as is expected of a licensed teacher.
 - Instructional Assistants should have the ability to interact with students and staff in a professional manner.

There may be the need to be physically capable to assist in lifting up to a maximum of 50 pounds.

- III. WORK YEAR: As defined in the contract

- IV. REPORTS TO:
- All Instructional Assistants work under the direction of the primary teacher but are under the supervision of the building principal and the Supervisor of Special Education.
 - Each position reporting structure will be initially defined when the job is posted.

- V. ASSIGNMENTS and PRINCIPLE DUTIES (may include):
- The Instructional Assistant will work individually with one student, or work with groups of students.
 - Instructional Assistants who have as their primary responsibility assisting individual students (as per Individual Education Plan {IEP}), who are more disabled and whose needs are therefore more extensive, will assist the health professional in the building with issues of student personal hygiene, transfer, and feeding. While a student is receiving various therapies and/or related services, that child's Instructional Assistant may be reassigned to work in some other area in the school.
 - Programmatic Instructional Assistants will work with students either in a student learning center or in a regular classroom to support the learning of special education students as outlined in the student's IEP.
 - Program Instructional Assistants will work with special education students who may vary in age or grade level, but who are assigned to a specific program that is more self-contained.
 - Instructional Assistants will reinforce material presented by the teacher. They are not to prepare lesson plans or introduce new material.
 - Instructional Assistants will assist the teacher in preparation of materials for the students, correct papers, perform clerical duties as assigned by the teacher and assume other delegated assignments that might assist the teacher and or student.
 - Instructional Assistants will work with the teacher to establish behavioral limits, rewards and consequences.
 - Instructional Assistants will assist and monitor students as they use technology equipment and materials for self-instruction.

- Instructional Assistants are not to be utilized as substitute teachers unless prior approval is granted by the Assistant Superintendent, with the exception of emergency class coverage of a limited time.
- Instructional Assistants will perform other duties related to their positions as assigned by their supervisor.
- Classification 3 employees, Other (Clerical), as per contract, will perform clerical duties such as typing, filing and copying or other related support services.

Job Description
Teacher Assistant

- The Teacher Assistant will work the hours designated by the Administrator at each school.
- The Teacher Assistant will supervise children in the indoor or outdoor recess, and in the cafeteria.
- The Teacher Assistant shall sell milk only; and shall not sell other items, or perform any other work, which is under the kitchen workers responsibilities.
- The Teacher Assistants shall wipe tables after lunch periods only, and shall not pick up chairs and place on tables, or perform any other work, which is under the custodial workers responsibilities.
- The Teacher Assistant shall perform additional work before or after designated hours, as designated by the Administrator of the building, which may include minor clerical duties.

Job Description
Hall Monitor

- Helps ensure orderly student and staff movement throughout the school day. Assists students and staff as needed including escorting students with potential disciplinary issues to office or other areas as appropriate.
- Receives, greets and directs school visitors and maintains visitor log.
- Conducts perimeter patrols as necessary.
- Monitors video surveillance cameras and completes reviews as necessary.
- Monitors for and reports any violations of school rules or school security standards to school administrators as necessary. Reports facts, observable trends and makes appropriate recommendations for improvements to school administrators.
- Monitors and reports on student and staff parking violations
- Hall Monitor shall perform other duties as related to their position as assigned by their immediate supervisor.

Job Description Study Hall Monitor

- Maintains and help ensure positive atmosphere in study hall that is orderly and conducive to study.
- Takes student attendance and enters information into attendance system as necessary.
- Issues written passes and/or validates authorizations for students to leave study hall.
- Maintains sign-out log system to track student locations as necessary.
- Maintains senior log of students using the senior walk.
- Writes and submits referrals for violations of school rules.
- Study Hall Monitor shall perform other duties as related to their position as assigned by their immediate supervisor.

Job Description Transitional Instructional Assistants (Transitional I. A.)

Roles and Responsibilities – Mt. Carmel Campus

- Provide Classroom support as needed for IEP services.
- Reinforce concepts/materials taught during above classes.
- Assist in Planning and Organizing meetings with students.
- Provide supervision while in the community with students.
- Reinforce positive work habits, soft skills and problem solve while in the community with students.
- Keep and track data on student's progress in their worksite.
- Assist with establishing and maintain new or current job sites.
- Encourage students to advocate for accommodations in worksites.
- Become familiar with the student's IEP goals and objectives designed for the worksite.
- Communicate with case manager, employers, and other team members (OT, speech, Psy.)
- Assist with updating and developing student training materials for job sites (checklists, tasks lists, directions)
- Assist with clerical tasks.

Roles and Responsibilities – North Haven Campus

- Provide supervision and instruction for employability while in the community with students.
- Reinforce positive work habits and soft skills and problem solve while in the community with students.
- Reinforce concepts/materials taught by lead teacher.
- Keep and track data on student's progress in their worksites.
- Become familiar with the student's IEP goals and objectives designed for the worksite.

- Maintain confidentiality about all personal information and educational records concerning students and their families.
- Follow district policies for protecting the health, safety, and well-being of students.
- Communicate with case manager, employers, and other team members (OT, Speech, and Psychologist.)

APPENDIX C – HEALTH AND SAFETY POLICY FOR INSTRUCTIONAL ASSISTANTS

- Instructional Assistants are not responsible to clean any bio-hazardous human waste or substance. Any incidents that require cleaning of bio-hazardous human waste will be reported to school administration and/or the maintenance staff in line with standard operating procedures and OSHA guidelines. This does not exclude a member of the bargaining unit from performing their routine duties relating to basic personal care, if needed. Any member performing this duty will be provided all necessary training and the proper equipment as per OSHA requirements. If a situation goes beyond basic personal care, (i.e.; general toilet wiping) it shall be referred to and become the responsibility of the school nurse.
- Instructional Assistants are not required to carry or administer Epinephrine Cartridge Injectors (Epi-pens) unless 1) they have previously volunteered to do so, and 2) are properly trained in accordance with Board of Education Policy 5141, and 3) there are no duly trained administrators or certified teachers available.
- While Instructional Assistants in the course of their normal duties work with students who have varied medical and special assistance needs, it is understood that an Instructional Assistant will not:
 - Administer or be responsible for providing nutrition via feeding tube, or any other medical equipment.
 - Perform any physical therapy (PT) and/or occupational therapy (OT) modalities on any students.
 - Administer any medications.
- Blood-borne Pathogens, Epi-pen, Allergy, PMT, and any other work related training will be an “in school” session during normal work hours. Training will be provided in the best manner possible given the nature of the material including in-person training by a qualified instructor. A list of all trained bargaining unit members will be provided annually to the Union President by December 1st of the current school year.
- Instructional Assistants that are required to assist in transferring or lifting students will receive training in proper lifting techniques.

ABA/DTI Instructional Assistants or Instructional Assistants who receive the Personal Care Stipend for the support of students who can safely and independently ambulate (safe

ambulation for toileting in the restroom will be determined by the Physical Therapist and/or Occupational Therapist) for toileting and self-care, including diapering, in the restroom are responsible for the following:

- Undressing and dressing during the use of the toilet.
- Conducting proper clean up after using the toilet including hand washing.

For students who are more disabled (non-ambulatory) and require more extensive support and require diaper changes, ABA/DTI Instructional Assistants or Instructional Assistants who receive the Personal Care Stipend will:

- Assist the nurse with transitioning a student on and off a changing table.
- Assist in the changing of a student's diaper by preparing the necessary materials- clean diaper, wipes, rubber gloves, etc., ensuring safety of student while on changing table.
- Dress the student following the changing of a diaper.

Nurses are responsible for the student(s) who are more disabled (non-ambulatory) and require more extensive support including diaper changes:

- For the accident that includes a bowel movement, the nurse will clean the student with assistance from ABA/DTI Instructional Assistants or Instructional Assistants who receive the Personal Care Stipend.
- For students who are more disabled and require more extensive support including diaper changes, nurses will remove the diaper, clean student, and replace with clean diaper with assistance from the ABA/DTI Instructional Assistants or Instructional Assistants who receive the Personal Care Stipend.
- ABA/DTI Instructional Assistants or Instructional Assistants who receive the Personal Care Stipend will assist with transitioning student on and off a changing table.

APPENDIX D - MEDICAL BENEFITS
PLAN INFORMATION WITH CONTRIBUTION RATES FOR 2019-20

Enrollment in the High Deductible Health Plan (HDHP) with Health Savings Account (HSA) will be effective January 1, 2020. The HDHP year runs January–December. The annual deductible for individual coverage is \$2,000 and \$4,000 for 2-person/family coverage. The BOE will contribute a total of \$600 for individual coverage and \$1,200 for 2-person/family coverage annually to your HSA. First year members will receive the full BOE contribution in the second paycheck in January. All other members will receive the BOE contribution semi-annually, 50% on the second paycheck in January and 50% on the first paycheck in September.

Enrollment in all other medical or dental plans will be effective September 1st thru August 31st. Insurance coverage will be effective on the 1st of the month following date of hire or any life event as detailed below (marriage, birth of a child, etc.). Insurance coverage will end at the end of the month following date of termination or any life event (divorce, death, etc.). Dependents are covered until age 26 on all medical plans.

Co-Pay Dental plan cannot be elected without a medical plan. Dependents are covered under dental until age 19.

The contribution rates for the 2019-2020 benefit year are as follows:

CATEGORY 2	Individual	2-Person	Family
OAP Elements (formerly Elements Choice Plan)	\$4,853	\$9,706	\$12,133

CATEGORY 3	Individual	2-Person	Family
HDHP (formerly Lumenos Health Savings Account)	\$1,864	\$3,729	\$4,661
OAP PPO (formerly Century Preferred)/ Optum Rx	\$3,259	\$7,448	\$9,425
OAP IN HMO (formerly BlueCare) / Optum Rx	\$2,350	\$5,630	\$7,857
OAP Elements (formerly Elements Choice Plan)	\$1,100	\$2,600	\$3,200
Co-Pay Dental PPO	\$0	\$170	\$209

Please note that changes to health insurance benefits can only be made annually during the Open Enrollment period in June unless you have an occurrence of one of the specific “qualifying events” listed below. It is the responsibility of the employee to notify the Payroll/Benefits Office within 31 days after the qualifying event for changes to be made.

- Marriage or Divorce of the employee
- Birth or Adoption of a child
- Death of the employee’s spouse or dependent
- Termination of employment or the commencement of employment of the employee’s spouse
- Change in employment status (reduction/increase in hours) for employee or employee’s spouse
- Taking unpaid leave of absence by the employee or employee’s spouse
- Significant change in health benefits offered to the employee or spouse that is attributable to the spouse’s employment

For any questions in regards to insurance benefits, please contact the Cheshire Public Schools Benefits Specialist at (203) 250-2418.

APPENDIX E – RETIREMENT SAVINGS PLAN DESCRIPTION



The Cheshire Public Schools Retirement Savings Plan

Features of your Plan

Eligibility

You are immediately eligible to participate in your plan and receive employer contributions if you normally work greater than 20 hours per week and are not a member of the Connecticut State Retirement System, or a temporary employee (employees who work less than 5 months per year).

Your Contributions

The Internal Revenue Service sets the amount you can contribute in pre-tax dollars each calendar year. The 2019 maximum contribution is \$19,000. If you are age 50 or older, your contribution maximum may be increased by making an additional “catch-up” contribution of up to \$6,000 in 2019. Your elective contributions may not exceed 100 percent of your compensation and there is an overall limit on aggregate contributions (including both employer and employee contributions) that can be made to your employer’s plan.

The Cheshire Public Schools Employer Contribution

One of the highlights of your plan is the employer contribution. There are two types of employer contributions:

1. Cheshire Public Schools will contribute 5% of your salary per plan year, regardless if you are making employee salary deferral contributions or not.
2. Cheshire Public Schools will also match 100% of your own salary deferral contributions up to 1% of your compensation that is deferred per plan year.

Vesting

“Vesting” refers to ownership of the money in your retirement account. Anything you contribute to the plan and any earnings on that money is always 100% vested. The contributions made on your behalf by the Cheshire Public Schools are subject to the following vesting schedule:

Years of Service	Vested %
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Funding Options

Speak to your Financial Services Representative to learn more about the Funding Options available in your plan.

Withdrawals

Since your plan is designed primarily to help you save for a secure retirement, there are restrictions on when money may be withdrawn from your account.

You may withdraw money from your plan account under the following circumstances:

- While still employed, upon attainment of age 59 ½ or older
- Separation from Service

Loans

Loans are permitted.

- Maximum number of loans: 1
- Minimum loan amount: \$1,000

Account Access

Each quarter, you will receive a personal account statement with a detailed summary of your activity. You can also access your information on the web at www.eservice.metlife.com where you can view your account information and transaction activity, make changes to your account and more!

For Additional Information

Contact your MetLife Financial Services Representative to learn more or for help enrolling in the plan.

Carol C. Hopkins, MBA, CLTC

Financial Advisor | Investment Advisor Representative | Special Care Planner

Barnum Financial Group

45 Glastonbury Blvd., First Floor

Glastonbury, CT 06033

T. [860-380-2680](tel:860-380-2680) | C. [860-575-0183](tel:860-575-0183) | F. [860-218-2899](tel:860-218-2899)

chopkins@barnumfg.com | website: www.carolchopkins.com

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