

COLLECTIVE NEGOTIATION AGREEMENT

BETWEEN

**BOARD OF EDUCATION OF THE
FREEHOLD REGIONAL HIGH SCHOOL DISTRICT**

AND

**FREEHOLD REGIONAL HIGH SCHOOL BUILDING
SUPERVISORS ASSOCIATION**

2022 - 2027

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I. RECOGNITION

- A. The Freehold Regional High School District Board of Education recognizes the New Jersey Education Association as the exclusive employee representative organization for a negotiation unit consisting of all building supervisors.
- B. Unless otherwise specified, the term "employees" as used in this Agreement shall refer to all employees of the negotiation unit; and the use of the terms such as "he or she" shall refer to both male and female employees.

II. NEGOTIATIONS PROCEDURE

- A. The parties agree to enter into collective negotiations over a successor Agreement in accordance with provisions of the New Jersey Employer-Employee Relations Act, as amended; and negotiations shall begin upon request by the Association within the calendar year in which this Agreement expires.
- B. Neither party in any negotiations shall have any control over the selection of the negotiations representatives of the other party.
- C. This Agreement incorporates the entire understanding of the parties on all matters which were or should have been the subject of negotiations. During the term of this Agreement, neither party shall be required to negotiate with respect to any such matter whether or not covered by this Agreement and whether or not within the knowledge or contemplation of either or both the parties at the time they negotiated or executed this Agreement.
- D. This Agreement shall not be modified in whole or in part by the parties except by an instrument in writing duly executed by both parties.

III. GRIEVANCE PROCEDURE

A. Definition

"Grievance" shall mean a complaint by a supervisor, group of supervisors or the Association that there has been a misinterpretation, misapplication, or violation of this Agreement which affects policies, or administrative decisions affecting the individual or group. To be considered under

this procedure, a grievance must be initiated by the supervisor, group of supervisors or the Association within fifteen (15) work days of when the grievant or grievants knew or should have known of its occurrence. Any failure to initiate a grievance within the time specified shall constitute a waiver of the right to grieve.

"Work Day" for purpose of this grievance procedure shall mean a typical business day, Monday through Friday, when the District is open for business. Approved holidays and inclement weather days when the school does not open for business shall not be considered "work days."

B. Procedures

1. (a) Failure at any step of this procedure to communicate the decision on a grievance within the specified time limits shall be considered a denial of the grievance, and, therefore permit the grievant to proceed to the next step. Failure at any step of this procedure to appeal a grievance to the next step within the specified time limits shall be deemed to be acceptance of the decision rendered at that step.

(b) It is understood that supervisors shall continue to observe all assignments and applicable rules and regulations of the Board until such grievance has been fully determined.

(c) At all stages of this procedure, copies of responses will be forwarded simultaneously to the Association.

2. (a) Step 1. The grievant shall present his/her grievance informally to the party against whom the grievance is directed within fifteen (15) work days of occurrence or when the grievant knew or should have known of the occurrence. This discussion shall be an attempt to resolve the matter informally.

(b) Step 2. In the event that the matter is not resolved informally within five (5) work days of its initial presentation at Step 1 of the grievance procedure set forth above, the grievance shall be reduced in writing specifying (i) the nature of the grievance; (ii) the nature and extent of injury or loss; (iii) the result of the previous discussion; (iv) the dissatisfaction with the decisions rendered; and (v) the relief sought. It shall then be filed with the person to whom it was informally directed or to the immediate supervisor if he/she is not the person against

whom it was directed. The respondent shall have five (5) work days in which to answer the grievance.

(c) In the event that the grievance is directed against a Central Administrator or the Director of Buildings & Grounds, the written grievance shall be filed at that level, which shall be considered a Step 2 grievance, within fifteen (15) work days of the date the grievant knew or should have known the grievance arose. The respondent shall have five (5) work days in which to answer the grievance.

(d) Step 3. If the grievance is not resolved at Step 2, it shall be filed with the Superintendent of Schools within five (5) work days. A meeting shall be held within five (5) work days by the Superintendent or his/her designee with the grievant and the Association representative. The Superintendent or his/her designee shall have five (5) work days in which to render his/her decision in writing following the conference.

(e) Step 4. If the grievance is not resolved to the grievant's or the Association's satisfaction, the grievant or the Association, not later than five (5) work days after the receipt of the Superintendent's decision may request a review by the Board. The Board of Education in its sole and absolute discretion may request that the grievance be jointly considered by the Association's grievance committee and the Board or such subcommittees as either shall designate. The Board, may at its option, hold a hearing with the grievant and the Association and shall answer such grievance in writing no later than five (5) work days following the Board of Education's next regular meeting after receipt of such grievance at its previous regular meeting; if the Board elects not to review the grievance under this provision, it shall notify the grievant and the Association in writing not later than one (1) work day after the decision has been made and the Association shall be permitted to immediately proceed if it so desires to the next level.

(f) Step 5. If the decision at Step 4 does not resolve the grievance to the satisfaction of the Association, notice of intention to proceed to arbitration shall be given to the Board through the Superintendent within fourteen (14) work days after the receipt of the Board's Step 4 decision. The arbitrator shall have no authority to rule on grievances which concern the interpretation, application, or alleged violation of board policies or administrative decisions affecting the terms and conditions of employment or of statutes and regulations setting terms and conditions of employment. Arbitration shall be limited to those grievances challenging

the imposition of reprimands or discipline, or involving Article IX, Insurance Protection, Paragraph A, D or F of this Agreement. The appealing party shall file a request for an arbitrator, subject to the rules of the New Jersey Public Employment Relations Commission, within five (5) work days of the notification of appeal to arbitration.

(g) The arbitrator's decision shall be final and binding.

(h) It is understood that the Association and the Board may settle or reach a compromise on any grievance reduced to writing at any step so long as such settlement does not discriminate against the employee involved nor deprives the employee of any right available to other members of the unit.

C. Right of the Grievant

The Board and the Association shall assure the grievant freedom from restraint, interference, coercion, discrimination and reprisal in presenting his/her appeal with respect to his/her personal grievance.

D. Cost

Each party shall bear its own expenses for the entire grievance procedure, but the cost of the arbitration will be borne equally by both parties.

IV. EMPLOYEE RIGHTS

- A. Whenever an employee is required to appear before the Board or any committee or any member thereof concerning any charge or inquiry into a matter which could adversely affect the continuation of that employee in his/her office, position or employment, then he/she shall be given prior written notice of the reasons for such meeting or interview and shall be entitled to have representation of his/her choice during such meeting or interview.
- B. Whenever an employee is required to attend a meeting before supervisory or administrative staff, which meeting may result in disciplinary action against the employee, that employee shall be given advance notice of the meeting and of its disciplinary nature, and advised of his/her right to be represented by the Association at the meeting.
- C. The Board shall not discharge, suspend, or discipline a permanent negotiation unit employee without just cause. Grievances brought pursuant to this provision shall be

initiated at Step 3, before the Superintendent of Schools or his/her designee.

V. SALARIES

- A. Employees shall be compensated in accordance with the salary guides attached hereto as Schedule A.
- B. Longevity has been eliminated effective July 1, 2011.
- C. Boiler License Stipend- Each negotiation unit member who holds a Boiler License will receive an annual stipend in the amount of \$ \$850.00. The aforementioned stipend will be paid by the Board in two (2) payments in each school year. The first payment will be in December and the second payment will be in June.
- D. Site Supervisors: Negotiation unit employees will be paid at a rate of \$50.00 per hour when they are required to act as a Site Supervisor above and beyond their normal duties.
- E. EFM Stipend: Any member of the negotiation unit who has completed the Educational Facilities Manager Certificate (EFM) will be paid an annual Stiped of \$500.00 payable by July 15th of each school year.
- F. EFM Tuition Reimbursement: Any member of the negotiation unit who does not hold the EFM certificate may request tuition reimbursement for course(s) required for issuance of the EFM certificate. Tuition reimbursement is subject to the approval of the Superintendent or designee. Denial of any course by the Superintendent or designee shall not be grievable by the employee or the Association, but will not be unreasonable denied. Tuition reimbursement documents must be submitted for approval to the Superintendent or designee at least ten (10) work days in advance of the start date of the course. In order to receive reimbursement, proof that the course was completed and passed must be submitted to the Superintendent or designee, along with proof of payment for the course(s). Individual unit member reimbursement will be capped at \$1,000.00 per school year per employee. Any employee who receives tuition reimbursement must remain employed by the Board for two (2) calendar years after the receipt of the course reimbursement or they will be required to reimburse the Board for all tuition reimbursement monies paid by the Board to the employee for the courses.

VI. HOLIDAYS

- A. Employees shall be granted eleven (11) designated holidays.
- B. Two (2) additional floating holidays can be taken during the school year. The scheduling of the floating holidays shall be subject to written management approval.
- C. Employees will not be required to work when the school district is closed for observance of the Rosh Hashanah holiday.

VII. VACATIONS

- A. Paid vacations shall be granted to employees in accordance with the following schedule:
 - (1) Ten (10) working days for all employees who have completed from one (1) through seven (7) years of service in the District.
 - (2) Fifteen (15) working days for all employees who have completed more than seven (7) through fourteen (14) years of service in the District.
 - (3) Twenty (20) working days for all employees having completed more than fourteen (14) years of service in the District.
 - (4) Twenty-Five (25) working days for all employees having completed more than twenty one (21) years of service in the District.
 - (5) Employees hired after July 1, 2012 will receive after sixteen (16) years of service in the District, sixteen (16) days, with one additional day after each year of service to a maximum of twenty (20) days.

Any increase in an employee's annual vacation days shall be effective at the start of the fiscal year (July 1st) following the anniversary of the employee's hire date (i.e., at the start of the eighth year, at the start of the fifteenth year.)

- B. Vacation shall become available on July 1 of the school year immediately succeeding the school year in which the vacation time was earned. An Employee may, due to press of business, apply to the Superintendent or his/her designee for permission to carry over up to five (5) unused days of vacation for one year only. The Superintendent or his/her designee shall have sole discretion whether to allow an

Employee to "carry over" unused vacation days, and the decision of the Superintendent or his/her designee shall be final and binding. All vacation other than the "carry over" days set forth herein must be taken in the year earned.

- C. All earned vacation time may be taken at any time during the calendar year, provided that school is on schedule to open and provided they receive managerial approval. All vacation time may be taken in single or multiple days. All vacation time must have buildings and grounds department approval at least three (3) calendar days prior to day(s) requested. Vacation time will not be approved if the request is submitted less than the three (3) calendar day period. The number of personnel allowed to take off during a period of time will be established by management and made available for the Initial Vacation Request List.
- D. When there is a conflict, vacation approvals shall be based upon seniority.

VIII. PERSONAL LEAVE

A. Sick Leave

Twelve (12) month contract employees shall be entitled to twelve (12) paid days of sick leave per year for use in case of his/her own sickness and disability on the first day of the school year (i.e., July 1). Unused sick leave shall accumulate from year to year.

On or before September 15th of each school year all employees shall be notified of the present status of their sick day accumulation through the preceding June 30.

B. Personal Business Leave

Employees may be allowed up to three (3) days per school year of leave for personal or business reasons; provided that permission is granted for such leave by the Superintendent of Schools or designee in response to a written request submitted by the employee, which request has the prior approval of the immediate supervisor.

No request for personal days shall be granted for a one (1) day working period immediately before a vacation or holiday or the working day period following a holiday except for religious purposes.

Absence for reasons of personal business will be granted only when the business of the employee cannot be attended to outside of normal working hours.

In addition to the personal leave days set forth herein, absence for observed religious holidays may be granted by written permission of the Director of Buildings and Grounds. If granted, these days will be without pay.

Any unused personal days from the contract year will be converted to sick days, and added to the employee's sick day tally on September 15th of the next contract year.

C. Bereavement Leave

In case of a death of a spouse, domestic partner, civil union partner, child (this shall include a natural, adoptive and step child), parent (this shall include a natural, adoptive and step parent), brother (this shall include a natural, adoptive and step brother), sister (this shall include a natural, adoptive and step sister), father-in-law, mother-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, grandchildren or grandparents, each employee shall be allowed not more than five (5) days absence with full pay immediately following such death. If additional days beyond five (5) days are required, the employee shall request same in writing from the Assistant Superintendent for Business Administration.

D. Medical Examinations

As a result of any job related disability which would otherwise require utilization of an employee's sick leave, a workers' compensation claim shall be filed by the employee. In the event a dispute arises between the employee's physician and the workers' compensation physician, as to the employee's physical condition, the Board of Education shall have the right to require the employee to submit to an additional physical examination by a physician designated by the Board. The Board's designated physician shall conduct an examination within a reasonable time and location.

In the event a question arises as to the employee's medical condition, in a matter unrelated to a filed worker's compensation claim, the Board may, pursuant to N.J.S.A 18A:16-2, require the employee to submit to medical examinations by a physician chosen and paid for by the Board. In the event that the physician is chosen by the employee, all costs incurred from such medical examination shall be paid for by the employee.

D. Retirement Sick Leave Pay

Employees retiring from the school district after a minimum of fifteen (15) years of service in the District and who have accumulated at least seventy-five (75) days of sick leave, shall be paid for their unused accumulated sick leave, up to a maximum of 100 sick leave days, at the rate of \$45.00 per day to a maximum cost of \$4,500.00.

IX. INSURANCE PROTECTION

A. Employees will contribute towards their medical and prescription insurance premiums, (as appropriate) consistent with the requirements of Ch. 78, P.L. 2011 and/or Chapter 44, as applicable, for the appropriate level of coverage up to family coverage. See attached hereto as Schedule B the premium contribution rate guide. Medical insurance coverage shall also include provision for optional second opinions on elective surgery. The Board of Education shall have the right to change insurance carriers provided the benefits provided will not be diminished by such a change. Before the Board of Education can exercise this right, the proposed new insurance program shall be submitted to the Association. If the Association rejects the proposed change on the grounds that the new insurance program results in diminished benefits, then the matter shall be submitted directly to binding arbitration in accordance with the grievance procedure of this contract. Starting with the 2022-2023 school year (effective July 1, 2022) and continuing thereafter, the Traditional Health Care Plan and the Direct Access Health Care Plan offered to members of the Association shall both be modified to provide 250% CMS OON, and the Prescription Plan offered to members of the Association shall be modified to a point of sale administration of benefits (as opposed to the current reimbursement administration of benefits).

B. The Board shall provide to each employee a description of the health-care insurance coverage provided under this Article no later than the beginning of the school year.

C. The Board will allow retired employees to remain part of the Group Plan, if such employees pay the full amount of the premiums.

D. Commencing on July 1, 2022, and continuing to June 30, 2027, the Board of Education during the terms of this contract shall continue to furnish, a New Jersey Dental Insurance coverage; usual and customary dental plan containing the same benefits as previously provided. The employee will contribute towards their dental insurance premiums (as appropriate) consistent with the requirements of Ch. 78, P.L. 2011 and/or Chapter 44 as applicable. The Board of Education reserves the

right to change the insurance carrier so long as equal or better benefits are provided.

E. Where both wife and husband are employed in the district, duplicate coverage on health and dental insurance shall not be provided; however, the Board of Education shall provide coordination of benefits coverage in those instances.

F. The appropriate level of coverage up to family coverage will be provided for vision/eye care as part of health care and the employee will contribute towards their vision/eye insurance premium (as appropriate) consistent with the requirements of Ch.78, P.L. 2011 and/or Chapter 44 as applicable.

G. An employee has the right to waive the insurance protection coverage provision and appropriate Section 125 Plan which will provide that upon any employee waiving insurance coverage, the premium savings will be split - 80% Board, 20% employee.

H. All new employees whose employment starts on or after November 20, 2008 and prior to July 1, 2020, shall only be eligible to receive the Direct Access health coverage plan or the healthcare plan equivalents required by Chapter 44, and they shall be required to contribute toward their health insurance premium (as appropriate) consistent with the requirements of Ch. 78, P.L. 2011 and/or Chapter 44 as applicable, which are set forth in Schedule B attached hereto. All new employees whose employment starts on or after July 1, 2020, shall only be eligible to receive the health care coverage plan equivalents required by Chapter 44, and they shall be required to contribute toward their health insurance premium (as appropriate) consistent with the requirements of Chapter 44 as applicable, which are set forth in Schedule B attached hereto.

I. The percentage of employee contributions toward health care, dental, prescription, and vision care premiums shall not diminish during the duration of the agreement as per Ch. 78, P.L. 2011.

X. EMPLOYMENT

A. Probationary

Employees shall, at the time of their initial hire as Supervisors by the Board of Education, serve a ninety (90) day probationary period, during which time they shall not have access to the contractual grievance procedure and their employment may be terminated by the Board of Education for just cause.

B. Emergency

During an emergency that requires a building evacuation, a Building Supervisor shall not be required to search for bombs or explosive devices in a vacated building, but shall be required to assist and accompany qualified personnel conducting such searches, and further, shall continue to assist the Building Administrators with evacuation procedures, as is currently in effect.

XI. EVALUATIONS

All employees shall receive at least one (1) formal written evaluation per year.

All employees shall receive a copy of his/her evaluation, and all written evaluations will become part of an employee's personnel file. All employees will be provided with the opportunity to review and sign his/her evaluation. An employee's signature on an evaluation shall not be construed as acceptance of the evaluation or agreement to its terms but only an indication of receipt.

An employee shall be provided the opportunity to attach his/her written comments to any evaluation report, and those comments shall be deemed a part of said report.

Employees found to be in need of improvement due to performance or attendance issues, or other issues determined by management, may be placed on a formal Corrective Action Plan. A formal Corrective Action Plan may contain expectations for improved performance or attendance, and may designate a timeframe for expectations for improvement, as well as a schedule for additional written evaluations if deemed appropriate by the administration.

XII. MANAGEMENT RIGHTS

- A. The Association recognizes that the Board may not, by agreement, delegate authority and responsibility which, by law, are imposed upon and lodged with the Board.
- B. The Board reserves to itself, except as limited by the express terms of this Agreement, sole jurisdiction and authority over matters of policy and retains the right in accordance with the law of the State of New Jersey and the ruling of Commissioner of Education to do the following except as limited by the express terms of this agreement:

- (1) To direct employees of the Board;

- (2) To hire, assign, promote, transfer from shift to shift or building to building, and retain employees covered by this Agreement with the Board or to suspend, demote, discharge, or take disciplinary action against employees;
 - (3) To make work assignments, work and shift schedules, including overtime assignments;
 - (4) To relieve employees from duties because of lack of work, or other legitimate reasons;
 - (5) To maintain the efficiency of the board operations to them;
 - (6) To determine the methods, means, and personnel by which such operations are to be conducted.
 - (7) To take whatever actions may be necessary to carry out the mission of the District in situations of emergency.
- C. Unless otherwise prohibited by state or federal law or regulation, any powers and authority not specifically referenced herein shall solely reside with the Board.

XIII. REDUCTION IN FORCE

- A. In the event that the Board of Education determines that it is necessary to reduce the size of the group of Building Custodial Supervisors, layoff shall be in inverse order of seniority within the negotiation unit. That is, the most recently hired employee shall be the first to be laid off. Layoffs will be conducted consistent with law and in good faith.

XIV. REPRESENTATION FEE

- A. If any employee does not become a member of the Association, said employee will be required to pay a representation fee to the Association. The purpose of this fee will be to offset the employee's per capita cost of services rendered by the Association as majority representative.
- B. Prior to the beginning of each membership year, the amount of said representation fee shall be certified to the Board by the Association, which amount shall not exceed 85% of the regular membership dues, fees, and assessments charged by the Association to its members.
- C. Once during each membership year covered in whole or in part by this Agreement, the Association will submit to the Board a list of those employees who have not become members of the

Association for the then current membership year. The Board will deduct the representation fee in equal installments, as early as possible, from the paycheck paid to each employee on the aforesaid list during the remainder of the membership year in question.

- D. The employer shall remit the amount deducted to the Association monthly, on or before the fifteenth (15th) of the month following the month in which such deductions were made.
- E. These deductions shall commence thirty (30) days after the beginning of employment in the unit or ten (10) days after re-entry into employment in the unit.
- F. The Association shall establish and maintain at all times a demand and return system as provided by N.J.S.A. 34:13A-5.5(c) and 5.6, and membership in the Association shall be available to all employees in the unit on an equal basis at all times. In the event the Association fails to maintain such a system or if membership is not so available, the employer shall immediately cease making said deductions.
- G. The Association shall indemnify and hold the Board harmless against any and all claims, demands, suits, and other forms of liability that shall arise out of or by reason of, any action taken or not taken by the Board for the purpose of complying with any of the provisions of this Article. The Association shall intervene in and defend any administrative or court litigation concerning this provision. In any such litigation, the Board shall have no obligation to defend actions arising under this Article but, once compelled to do so, the Association shall reimburse the Board for all reasonable costs incurred in defending or participating in such litigation.

XV. DURATION

Term of this Agreement shall be from July 1, 2022, through June 30, 2027.

IN WITNESS WHEREOF, the undersigned set their hands and seal on this 30th day of June, 2022.

FREEHOLD REGIONAL
BUILDING SUPERVISORS
ASSOCIATION

FREEHOLD REGIONAL HIGH
SCHOOL DISTRICT
BOARD OF EDUCATION

Todd Ganserit

Pete Bur

6/30/22

6/30/22

BUILDING SUPERVISORS

**SCHEDULE A
SALARY GUIDES**

<u>Step</u>	<u>2022-2023</u>	<u>2023-2024</u>	<u>2024-2025</u>	<u>2025-2026</u>	<u>2026-2027</u>
1	60260	60819	61478	62376	62886
2	61260	62069	62978	63876	64386
3	62460	63319	64478	65376	65886
4	63960	64819	65978	66876	67386
5	65710	66719	67478	68626	69386
6	67485	68669	69778	70376	71386
7	69385	70769	72078	72876	73386
8	71385	72869	74378	75376	76386
9	73385	75069	76678	78076	79386
10	75385	77269	79008	80786	82401

SCHEDULE “B”

For Employees Subject to Chapter 78

HEALTH BENEFITS CONTRIBUTION FOR SINGLE COVERAGE (PERCENTAGE OF PREMIUM)*

Salary Range	
less than 20,000	4.50%
20,000-24,999.99	5.50%
25,000-29,999.99	7.50%
30,000-34,999.99	10.00%
35,000-39,999.99	11.00%
40,000-44,999.99	12.00%
45,000-49,999.99	14.00%
50,000-54,999.99	20.00%
55,000-59,999.99	23.00%
60,000-64,999.99	27.00%
65,000-69,999.99	29.00%
70,000-74,999.99	32.00%
75,000-79,999.99	33.00%
80,000-94,999.99	34.00%
95,000 and over	35.00%

***Member contribution is a minimum of 1.5% of base salary towards Health Benefits**

HEALTH BENEFITS CONTRIBUTION FOR FAMILY COVERAGE (PERCENTAGE OF PREMIUM)*

Salary Range	
less than 25,000	3.00%
25,000-29,999.99	4.00%
30,000-34,999.99	5.00%
35,000-39,999.99	6.00%
40,000-44,999.99	7.00%
45,000-49,999.99	9.00%
50,000-54,999.99	12.00%
55,000-59,999.99	14.00%
60,000-64,999.99	17.00%
65,000-69,999.99	19.00%
70,000-74,999.99	22.00%
75,000-79,999.99	23.00%
80,000-84,999.99	24.00%
85,000-89,999.99	26.00%
90,000-94,999.99	28.00%
95,000-99,999.99	29.00%
100,000-109,999.99	32.00%
110,000 and over	35.00%

***Member contribution is a minimum of 1.5% of base salary towards Health Benefits**

**HEALTH BENEFITS CONTRIBUTION FOR
MEMBER/SPOUSE/PARTNER OR PARENT/CHILD COVERAGE
(PERCENTAGE OF PREMIUM)***

Salary Range	
less than 25,000	3.50%
25,000-29,999.99	4.50%
30,000-34,999.99	6.00%
35,000-39,999.99	7.00%
40,000-44,999.99	8.00%
45,000-49,999.99	10.00%
50,000-54,999.99	15.00%
55,000-59,999.99	17.00%
60,000-64,999.99	21.00%
65,000-69,999.99	23.00%
70,000-74,999.99	26.00%
75,000-79,999.99	27.00%
80,000-84,999.99	28.00%
85,000-99,999.99	30.00%
100,000 and over	35.00%

*Member contribution is a minimum of 1.5% of base salary towards Health Benefits

For Employees Subject to Chapter 44

Base Salary of	Single	Parent & Child(ren)	Employee & Spouse	Family
\$40,000 or Less	1.7%	2.2%	2.8%	3.3%
\$40,000 to \$50,000	1.9%	2.5%	3.3%	3.9%
\$50,000 to \$60,000	2.2%	2.8%	3.9%	4.4%
\$60,000 to \$70,000	2.5%	3.0%	4.4%	5.0%
\$70,000 to \$80,000	2.8%	3.3%	5.0%	5.5%
\$80,000 to \$90,000	3.0%	3.6%	5.5%	6.0%
\$90,000 to \$100,000	3.3%	3.9%	6.0%	6.6%
\$100,000 to \$125,000	3.6%	4.4%	6.6%	7.2%
\$125,000 and up	3.6%	4.4%	6.6%	7.2%