

their membership or non-membership in the Association or their activity or inactivity with respect to such Association.

ARTICLE 23
SEPARABILITY AND SAVINGS

If any provision of this agreement or any application of this Agreement to any employee or group of employees is held invalid by operation of law or by a Court or other tribunal of competent jurisdiction, such provision shall be inoperative but all other provisions shall not be affected hereby and shall continue in full force and effect

ARTICLE 24
FULLY-BARGAINED PROVISIONS

A. This Agreement represents and incorporates the complete and final understanding and settlement by the parties of all bargainable issues that were or could have been the subject of negotiations. Neither party will 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 parties at the time they negotiated or signed this Agreement.

B. This Agreement shall not be modified in whole or in part by the parties except by an instrument in writing only executed by both parties.

ARTICLE 25
DUES DEDUCTIONS

Upon the written authorization of any employee covered by this contract, the Township agrees to deduct from the wages of the employee the sum certified by the Association as the dues on a monthly basis. Any employee desiring to discontinue dues deduction shall, in writing, notify the Township specifying such discontinuance including the effective date. The Township also agrees to deliver on a monthly basis the total sum thus withheld to the duly authorized Association representative. The Association agrees to indemnify and hold harmless the Township of and from any and all claims, suits or actions which may be filed against the Township in connection with dues check off.

ARTICLE 26
RETIRED EMPLOYEE HEALTH INSURANCE REIMBURSEMENT

The Township shall provide a cash payment reimbursement to any employee who retired from the Township, to help defray the cost for the premium for their obtaining their own health insurance, with the following conditions:

1. The employee shall have been retired with 25 years of service in the PFRS system.
2. The employee will receive this benefit for a maximum of ten (10) years.
3. Employees shall have the right to choose either a maximum of \$7,700 for reimbursement of selecting only health insurance in 2016 and \$8,400 in 2017, \$9,100 in 2018, \$9,800 in 2019 and \$10,500 in 2020. or a sub-limit of \$3850 in 2016 and \$4100 in 2017, \$4,550 in 2018, \$4,900 in 2019 and \$5,250 in 2020 which may be used by an employee who is not going to be utilizing health insurance reimbursement in order to obtain prescription plan, eye exam, glasses, and/or dental coverage. The required proof of payment will be the same as is already spelled out in the contract. The ten (10) year period starts at the retired employees request and is continuous for the ten (10) year period.
4. The only exception to the above three (3) conditions will be if an employee takes early retirement for disability purposes in accordance with the terms of PFRS. The Township then will provide \$7,700 in 2016, \$8,400 in 2017, \$9,100 in 2018, \$9,800 in 2019 and \$10,500 in 2020. cash reimbursement for health insurance premium paid by the disabled employee for a maximum of ten (10) years after the date of the early retirement. Only those employees having at least fifteen (15) years employment with the Township will be eligible for this benefit after taking an early retirement for disability purposes. This reimbursement will be paid by the Township for employees retiring with a disability retirement for Health Insurance only (not prescription, vision nor disability insurance) The retired employee must submit proof of payment (canceled check, paid invoice or receipt from insurance company) to the Township's Treasurer, who will make payment to the retired employee no later than thirty (30) days after submission of proof of payment by the retired employee.
5. The retiree qualifying for this benefit shall receive the financial reimbursement level that is provided for in the agreement in the year of their retirement. The reimbursement level shall not be affected by future additions and/or deletions in any agreement negotiated by the DPA or Sergeant's Association and Township of Delran.

ARTICLE 27 INSURANCE POLICIES

- A. The Township has previously provided a complete copy of all insurance policies referred to in this agreement to the President of the Sergeant's Association. Copies of any changes or new policies will be provided to the President of the Sergeant's Association no later than sixty (60) days after they are received by the Township.