

PROFESSIONAL AGREEMENT

BETWEEN THE

CANTERBURY BOARD OF EDUCATION

AND THE

CANTERBURY EDUCATION ASSOCIATION

July 1, 2022 - June 30, 2025

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PREAMBLE

This Agreement is negotiated under Section 10-153b through 10-153f of the General Statutes of the State of Connecticut, as amended, in order to fix for its term the salaries and all other conditions of employment provided herein.

The Board and the Association recognize the importance of responsible participation by the entire professional staff in the educational process, planning, development, and growth. To this end, they agree to maintain communication, to inform about programs, to guide in development, and to assist in planning growth either by committee, individual consultation, or designated representatives.

The teachers' signatures on the annual salary agreement signify acceptance of the provisions of the prevailing Professional Agreement between the Canterbury Board of Education and the Canterbury Education Association.

Teachers may terminate their contract for good reason by submitting at least thirty (30) days' written notice.

This Agreement shall constitute the policy of the Board and the Association in the subject areas covered by this Agreement for the duration of the Agreement, unless changed by the mutual consent of both parties. Such mutually consented change shall be in writing and in accordance with rules and regulations of this Agreement.

This Agreement is made and entered into by and between the Canterbury Board of Education (hereinafter referred to as the "Board") and the Canterbury Education Association (hereinafter referred to as the "Association")

ARTICLE I

ASSOCIATION RECOGNITION

1.1 The Board hereby recognizes the Association as the exclusive representative, as defined in Section 10-153b through 10-153f of the Connecticut General Statutes as amended, for the entire group of certified professional employees of the Board who do not require an 092 certificate to perform their duties but do require teaching or special certificates and teachers holding a durational shortage area permit, other than temporary substitutes, and who are excluded from the purview of the aforementioned statute.

1.2 Durational Shortage Area Permit (DSAP)

A. Teachers holding a DSAP shall be covered by all the terms and conditions of the collective bargaining Agreement, except Article VIII (Teaching Assignment), Paragraph 8.6; Article IX (Leave Provisions) Paragraphs 9.3B (Child-rearing Leave), and 9.7 (Sabbatical Leave); Article XVI (Reimbursement of Tuition); and Article XVIII (Reduction in Professional Staff).

- B. A DSAP holder shall not accrue seniority or length of service for any purpose in the Canterbury Public School System. Notwithstanding the foregoing, if a DSAP holder becomes certified as a teacher and is retained by the Board as a teacher after receiving such certification without a break in service, then the individual shall be credited with seniority and length of service for all purposes under this Agreement, retroactive to the first date of hire by the Board as a DSAP holder.
- C. The Board shall have the right not to renew and/or to terminate the employment of a DSAP holder and the DSAP holder shall have no right to file and/or pursue a grievance under this Agreement with respect to such action.

1.3 Unless otherwise indicated, the term "teacher" when used hereinafter in this Agreement shall refer to all employees in the above unit as described in Section 1.1.

1.4. Substitute Teachers

- A. A "substitute teacher" shall be defined as a certified teacher employed temporarily to fill a position held by a member of the bargaining unit while that member is on medical, maternity, or other approved leave, or to fill temporarily a vacant position until a teacher is employed.
- B. Substitute teachers employed for fewer than forty (40) consecutive days in any given school year shall be paid at the daily rate of pay set by the Board and shall receive no benefits or otherwise have any rights under this Agreement.
- C. Certified substitute teachers employed for more than forty (40) consecutive days in the same assignment shall be paid per diem in accordance with the first step of the bachelor salary schedule and receive no benefits under this Agreement other than five (5) sick days.

1.5 New Teacher Orientation

- A. If the Administration conducts a new teacher orientation program or meeting, the representatives of the Association shall be provided up to one (1) hour of time to meet with the newly hired teachers on the same day as such orientation to distribute Association materials and engage in Association activities with the newly hired teacher.
- B. The Administration shall notify the Association in writing of all new teachers who are hired by the Board within ten (10) business days of hire. The notification shall include the new teacher's assignment and placement on the salary schedule and the criteria used to determine placement on the salary schedule).

ARTICLE II MANAGEMENT RIGHTS

2.1 It is recognized that the Board has and will continue to retain, whether exercised or not, the

sole and unquestioned right, responsibility, and prerogative to direct the operation of the school system in all its aspects, including but not limited to the following:

A. To create, abolish, or maintain programs and other educational activities as, in its judgment, will best serve the interest of the school district;

B. To decide the need and type of facilities;

C. To determine the care, maintenance, and operation of the buildings, lands, apparatus, and other facilities and property in its control;

D. To employ, assign, and transfer teachers, and to prescribe and enforce reasonable rules and regulations for the maintenance of discipline and for the performance of work in accordance with the operation of the school system, provided such rules and regulations are made known in a responsible manner to the teachers affected by them;

E. To determine the number, age and qualifications of the pupils admitted into each school;

F. To suspend or dismiss teachers of the schools in keeping with state statutes;

G. To make such provisions as will enable each child of school age residing in the town to attend school for the period required by law and provide for the transportation of children wherever it is reasonable and desirable;

H. To decide the curricula (e.g. textbooks, tapes, various media, etc.) to be used;

I. To prepare and submit budgets and, in its sole discretion, expend monies appropriated by the town for the maintenance of the schools;

J. To make transfers of funds within the appropriate budget as it shall deem desirable; and

K. In general, to control, supervise, and manage the operations of the school district and its teachers under governing laws, and to establish or continue policies, practices, and procedures from the conduct of Board business in the management of its operation, and from time to time to change or abolish such policies, practices, or procedures.

2.2

These rights, responsibilities, and prerogatives are not subject to delegation in whole or in part, except that the same shall not be exercised in a manner inconsistent with or in violation of the specific terms and provisions of this Agreement.

ARTICLE III

GRIEVANCE PROCEDURE

3.1

Purpose

The purpose of this procedure is to secure, at the lowest possible administration level,

equitable solutions to problems which may arise affecting the welfare or working conditions of teachers. Both parties agree that proceedings shall be kept as confidential as is appropriate.

3.2

Definitions

A. "Grievance" shall mean a dispute by a teacher, or a group of teachers, or the Association arising over the interpretation or application of any provision of this Agreement or an alleged violation of this Agreement.

B. "Party in interest" shall mean the aggrieved teacher or teachers, and the Association as designated representative of the grievant or grievants.

C. "Days" shall mean school days. During the summer, days shall mean Monday through Friday.

3.3

Time Limits

A. The number of days indicated at each step shall be considered as maximum. The time limits specified may, however, be extended by written agreement of the parties in interest.

B. If a teacher does not file a grievance in writing within thirty (30) days after he or she knew or should have known of the act or condition on which the grievance is based, then the grievance shall be waived.

C. Grievances shall be in writing and shall state the nature and particulars of the grievance, the relief sought, and the specific provisions of this Agreement allegedly violated or misinterpreted.

D. Failure to appeal a grievance to the next level within the so specified time limits shall be deemed to be acceptance of the decision rendered at that level. Failure of any party to answer within the specified time limits shall be deemed a denial of the grievance, so that the grievance may be processed to the next step.

3.4

Informal Procedures

If a teacher feels that he or she may have a grievance, he or she may first discuss the matter with his or her Principal or other appropriate administrator in an effort to resolve the problem informally.

3.5

Formal Procedures

A. Level One - School Principal

1. If an aggrieved teacher is not satisfied with the outcome of the informal procedures, he or she may, within five (5) days, present his or her claim as a written grievance to his or her Principal or other appropriate administrator.

2. The Principal shall, within five (5) days after receipt of the written grievance, render his or her decision and the reasons therefore in writing to the aggrieved teacher, with a copy to the President of the Association.

B. Level Two - Superintendent of Schools

1. If the aggrieved teacher is not satisfied with the disposition of his or her grievance at Level One, he or she may, within three (3) days after the decision, or within eight (8) days after his or her formal presentation, file a written grievance with the Association for referral to the Superintendent.

2. The Association shall, within the next succeeding five (5) days, refer the grievance to the Superintendent.

3. The Superintendent shall, within ten (10) days after receipt of the referral, meet with the aggrieved teacher and with representatives of the Association for the purpose of resolving the grievance.

4. The Superintendent shall, within three (3) days after the meeting with the aggrieved teacher, render his or her decision to the aggrieved teacher, with a copy to the President of the Association.

C. Level Three - Board of Education

1. If the aggrieved teacher is not satisfied with the disposition of his or her grievance at Level Two, he or she may within three (3) days after the decision, or if no decision has been rendered, within six (6) days after the hearing, file the grievance with the Association for appeal to the Board.

2. The Association shall, within three (3) days after receipt, refer the appeal to the Board.

3. The Board shall, within fifteen (15) days after receipt of the appeal, meet with the aggrieved teacher and with representatives of the Association, for the purpose of resolving the grievance.

D. Level Four – Arbitration

1. If the aggrieved teacher is not satisfied with the disposition of his or her grievance at Level Three, he or she may, within three (3) days after the decision, or if no decision has been rendered in ten (10) days after the meeting with the Board, request in writing to the President of the Association that his or her grievance be submitted to arbitration. No teacher may proceed to Level Four on his or her own. Only the Association may submit a grievance to arbitration.

2. In the event the Association deems the grievance meritorious, it may, within five (5) days after receipt of such request, but no later than eight (8) days after the

Board's decision, submit the grievance to arbitration by so notifying the Board in writing, and by filing a demand for arbitration under the Voluntary Labor Arbitration Rules of either the American Arbitration Association (AAA) or the American Dispute Resolution Center (ADRC) requesting either expedited or regular arbitration. The AAA or ADRC shall act as the administrator of the proceedings.

3. The Arbitrator shall hear only one (1) grievance at a time. His or her decision will be in writing and set forth his or her findings of fact, reasoning, and conclusions with regard to the issue before him or her. The Arbitrator will have no authority to add to, subtract from, or modify the language of this Agreement; nor shall he or she have the power or authority to make any decisions which require the commission of an act prohibited by law or which violates the terms of this Agreement. The decision of the Arbitrator shall be final and binding upon all parties.

4. In the event the Association or the Board believes a grievance is not arbitrable, either may elect to have the issue of arbitrability determined by an Arbitrator, in which case arbitration proceedings shall be held in abeyance.

5. The costs for the services of the Arbitrator shall be borne equally by the Board and the Association.

3.6 Rights of Teachers to Representation

A. No reprisals of any kind shall be taken by either party or by any member of the administration against any participant in the grievance procedure by reason of such participation.

B. Any party in interest may choose to be represented by the Association at any level of the grievance procedure.

C. The Association may, if it so desires, call upon the professional services of the Connecticut Education Association for consultation and assistance at any stage of the procedure. The Board and/or the Administration may use the services of outside counsel at any stage of the grievance process.

3.7 Miscellaneous

A. All documents, communications, and records dealing with the processing of a grievance shall be filed separately from the personnel files of the participants.

B. Forms for filing and processing grievances, and other necessary documents, shall be prepared by the Association with the approval of the Superintendent, and made available through the Association to facilitate operation of the grievance procedure.

C. All documents and records dealing with the process of a grievance will only be made available or exposed to anyone outside of the Board or their representatives with the

prior approval of the Association and the Board, except when otherwise required by law. When a request is made for grievance material under the FOIA, the teacher whose grievance is asked for will be notified in writing.

D. A copy of all documents and records dealing with the grievance will be made available to the grievant within three (3) days after receipt of a written request.

E. If, in the judgment of the Association and the Superintendent, a grievance affects a group or class of teachers, the Association may submit such grievance in writing to the Superintendent directly and the processing of such grievance shall commence at Level Two of the grievance procedure.

ARTICLE IV CLASS SIZE

4.1 For the school year(s) covered by this Agreement, class size will be limited as follows:

- A. Pre-K..... Eighteen (18) students.
- B. Kindergarten..... Twenty (20) students.
- C. Grade 1..... Twenty-three (23) students.
- D. Grades 2-4..... Twenty-five (25) students.
- E. Grades 5-8..... Twenty-seven (27) students.

4.2 In the event that class size shall exceed these figures, the administration will confer with the teacher involved within five (5) school days, and explore some positive action to alleviate the situation.

4.3 It is further understood, however, that no exploration will be required if the maximum numbers, as set forth above, are exceeded after May 1st.

ARTICLE V WORKDAY

5.1 Work Day

A. The workday for teachers shall be seven and one half hours per day. The Board will determine the starting and dismissal time of students, and administrators may schedule teacher meetings at their discretion. In an emergency situation, as stipulated by the Board, the Superintendent can determine the starting and dismissal time of students. The time period between the teacher's arrival/departure to/from school and that of the starting and dismissal time for students shall not be considered preparation time for

teachers within the meaning of preparation time found in Section 5.4 (Preparation Time) herein.

B. The above-stated hours shall be in effect except for the following:

1. Open House

Teachers agree to participate in up to two (2) evening programs per year. The purpose of the programs is for open house or other school wide activities that promote parent/community interaction with the school.

2. After-school Faculty Meetings

Teachers agree to participate in up to fifteen (15) meetings per year, with ten (10) meetings being full faculty meetings and five (5) meetings in small group settings. Faculty meetings will be organizational or informational in nature. They will begin within ten (10) minutes after the end of the school day and normally will not last longer than sixty (60) minutes. A tentative schedule will be established at the first meeting of the school year. Teachers may be excused from such meeting if prior arrangements are made with the principal.

3. Parent-Teacher Conferences will be scheduled by the administration for two (2) days, up to three (3) times each year. Conferences will generally be scheduled between 1:15 p.m. and 7:00 p.m.

4. Teachers shall participate in individual parent/teacher conferences as necessary.

5. Teachers shall provide extra help to students who may need it.

5.2 Building administrators will make a reasonable effort not to schedule PPT meetings during the teacher's individual preparation and planning period.

5.3 All teachers shall have an uninterrupted duty-free lunch period of at least the same duration as that of the students. The daily lunch period shall not be less than thirty (30) minutes.

5.4 Preparation Periods

A. Each full-time teacher in Pre-K through Grade 4 shall have, in addition to a duty-free lunch, a daily preparation period of no less than thirty (30) minutes totaling a minimum of one hundred eighty (180 minutes) per week. On school days with an unscheduled early dismissal or unscheduled late opening, teachers may not receive a preparation period. For weeks where there are unscheduled late openings or unscheduled early dismissals, the minimum total for preparation periods shall be reduced thirty (30) minutes for each day with an unscheduled late opening or unscheduled early dismissal.

B. Each full-time teacher in Grades 5 through 8 shall have, in addition to a duty-free lunch period, a daily preparation period equivalent to that of an academic period. On school

days with an unscheduled early dismissal or unscheduled late opening, teachers may not receive a preparation period.

5.5 Duties

- A. All teachers will be assigned two (2) duties per week. A third duty per week may be assigned to a teacher in the event that coverage is needed as determined by the building principal. The principal will make every attempt to minimize duties and duty assignments shall be shared on an equitable basis by the teachers. Duties shall be defined as bus duty, recess duty, lunch duty, detention and hall duty, and shall not include any responsibilities that are provided compensation under Appendix B (Extra Pay For Extra Duty). Building principals shall make all efforts, within available resources, to equalize total time of duty assignments of teachers per week. Teachers without a homeroom assignment may be assigned two (2) additional duties at the discretion of the Superintendent.

- B. The President of the Association shall be assigned no additional duties beyond his/her teaching assignment and be free to carry on Association business and leave the building during school hours except during his/her teaching periods.

5.6 Team Planning

- A. The Board agrees with the middle school concept and supports weekly team planning as is practicable, in the judgment of the Superintendent, within staffing and budget limitations.

- B. The Board agrees with the concept and gives its support that all elementary school teachers have a minimum of one (1) weekly common planning period per grade level as is practicable, in the judgment of the Superintendent, within staffing and budget limitations.

5.8 Teaching a Non-scheduled Class

If an emergency situation arises in which a teacher must leave during the school day, assignments to teachers to cover classes to which they are not normally assigned shall be balanced equitably among available staff. Teachers will be considered available for this assignment if they are not previously scheduled to teach a class.

ARTICLE VI EMPLOYMENT YEAR

- 6.1 The employment year for teachers in the Canterbury School System will be one hundred eighty-five (185) days. The employment year for newly hired teachers shall not exceed one hundred eighty-seven (187) days.

- 6.2 The employment year shall include four (4) in-service days for all teachers and six (6) in-service days for newly hired teachers.

- 6.3 Teachers on a ten (10) month contract shall have all holidays and school vacations as provided in the school calendar.
- 6.4 The school calendar and scheduled vacations established by the Board will be incorporated into this Agreement not later than June 30th for the ensuing academic year. The Superintendent will consult with the Association President prior to making any necessary changes in the calendar after June 30th.

ARTICLE VII TEACHING ASSIGNMENT

- 7.1 All teachers initially employed by the Board shall receive their building, grade and/or subject assignments from the Superintendent.
- 7.2 Teachers already in the system shall receive notification from the Superintendent of their area of teaching for the ensuing school year prior to the close of the current school year.
- 7.3 Teachers shall be notified in writing by the Superintendent of any changes in their programs for the ensuing school year, including the grades and/or subjects that they will teach and any special or unusual classes or assignments that they will have. In the event of a change in circumstances or conditions after notice of teaching assignment during the months of May through August (including, but not limited to, resignations, death, promotion, or leave of absence), assignments may be changed by the Superintendent, with prompt notice in writing to both the teacher and the Association.

- 7.4 The assignment and transfer of teachers is the responsibility of the Superintendent.

7.5 Vacancies and Transfers

A. Vacancies

1. A vacancy shall be defined as a bargaining unit position, which the Board has, in its sole discretion, decided to fill, caused by death, retirement, discharge, resignation, leave of absence, or the creation of a new position.
2. When a bargaining unit vacancy occurs in a building or program, the vacant position shall be posted in the buildings and the President of the Association shall receive a copy of the posting. The posted vacancies shall set forth the qualifications and job description for the vacant position.

3. All bargaining unit vacancies shall be posted in the buildings and the Superintendent's office for a minimum of ten (10) school days. Postings between May 1st and August 31st shall be for a minimum of five (5) business days.

4. Any teacher who desires to apply for any vacancy shall submit a written letter of

intent for any vacant position with the office of the Superintendent within the time limit specified in the posting.

5. The Board prefers, as a matter of policy, to fill open positions from within the bargaining unit but reserves the right to fill such positions with outside applicants if they are more qualified than bargaining unit applicants. Where applicants for an open position are deemed to be equally qualified preference shall be given in filling the position to bargaining unit members. Where two (2) or more bargaining unit members are deemed to be equal in qualifications for the open position, the unit member with the greatest seniority shall be awarded the position. Seniority for the purposes of this Article is defined as the total number of years as a certified teacher of the Board. If bargaining unit members have the same number of years of service, then the most senior person shall be determined by start date, then by the date the employment was accepted.

B. Transfers

1. A transfer, either voluntary or involuntary, shall be defined as the placement of a teacher in a different area of certification, grade level and/or building.
2. All voluntary transfers shall be governed by subparagraph A, herein.
3. Where an involuntary transfer is necessary and when two (2) or more bargaining members are deemed to be equal in qualifications, the unit member with the least seniority shall be involuntarily transferred. An involuntary transfer shall be made only after a meeting between the teacher involved and the Superintendent at which time, the teacher shall be notified in writing of the reason for the transfer.

ARTICLE VIII
LEAVE PROVISIONS

8.1

Sick Leave

- A. Under the provisions of Sec. 10-156 of Connecticut State Statutes, teachers shall be entitled to fifteen (15) working days of sick leave in each year to be available on the first day of school each year.
- B. Unused sick leave may be accumulated to a maximum of one hundred-five (175) days. Accumulated sick leave in excess of one hundred seventy-five (175) days as of June 30th may not be carried over to the following September.
- C. A woman with a disability resulting from pregnancy, as described in Connecticut General Statutes, Section 46a-60 as amended, will be considered sick, as described in Connecticut General Statutes, Section 10-156.

- D. The Superintendent may require a physician's statement for absences of more than five (5) consecutive days for personal illness.
- E. Ten (10) sick days may be used for family illness. For the purpose of this Section, "family" is defined as spouse, parent, children and individuals residing in the teacher's household.

8.2 Family and Medical Leave and Long-term Disability

- A. The Board will provide unpaid family and medical leave, pursuant to the Family and Medical Leave Act, as amended. The Board will continue to pay the district's share of the employee's health benefits during the leave. Any teacher who takes an unpaid leave under the federal Family Medical Leave Act in order to care for a spouse, child, or parent may substitute any accumulated sick leave which would be granted for an illness in his/her family, as it is defined in Section 8.1. Any paid sick leave used for an illness in the immediate family, which qualifies as FMLA leave, will count against the twelve (12) weeks of FMLA leave to which the teacher is entitled.

- B. When a teacher is on long-term disability, regardless of whether it is paid leave under Section 8.1(B) above or unpaid leave pursuant to the Family and Medical Leave Act, the Board and the teacher will provide notice and doctor's certifications consistent with the requirements of the Family and Medical Leave Act, as amended.

8.3 Child-bearing and Child-rearing Leave

- A. Disability caused or contributed to by pregnancy, miscarriage, abortion, childbirth and recovery there from shall be treated as temporary illness for all job related purposes. Policies involving commencement and duration of leave, the availability of seniority and other benefits and privileges, protection under health insurance plans, and payment of sick leave shall be applied to disability due to conditions of pregnancy on the same terms and conditions as they are applied to illness. The length of a teacher's disability due to conditions of pregnancy shall be determined by the teacher's physician, and the teacher shall provide her physician's determination to the Superintendent's office as soon as it is available.

- B. Any teacher may be entitled, subject to the Superintendent's approval, to a leave without pay for the purposes of child-rearing. Such leave shall not exceed twenty (20) school months and shall be for the care of a newborn child, a newly adopted child, or a newly placed foster child. If the child is born or placed after January 1st of the school year, the teacher may also be granted leave for the remaining portion of the school year in which the child is born or placed.

- C. A written request for child-rearing leave must be made at least one (1) month before the expected delivery or placement. A teacher returning from such leave must do so at the beginning of a school year.

- D. Teachers taking child-rearing leave will have the option of continuing their insurance

- benefits, the total cost being borne by the teacher. This option must be initiated prior to the commencement of the child-rearing leave. This provision in no way reduces any benefits to which the teacher may be entitled under the Family and Medical Leave Act.
- E. Teachers taking child-rearing leave of less than one (1) year will be returned to their former positions, although the teacher will be entitled to no greater right to reinstatement or to other benefits and condition of employment than if the teacher had been continuously employed during the leave.
- F. Teachers taking child-rearing leave of greater than one (1) year will be returned to an equivalent position, although the teacher will be entitled to no greater right to reinstatement or to other benefits and condition of employment than if the teacher had been continuously employed during the leave.

8.4 Personal Leave

- A. Teachers may be allowed up to four (4) days of absence without loss of pay and without deductions from sick leave for legal obligations, religious holidays that require absence during work hours, professional obligations, and personal business that cannot be transacted outside of regular work hours.
- B. Except in cases of emergency, a teacher requesting personal leave must notify the Principal in writing at least two (2) school days prior to taking such leave. The teacher must indicate the reason for which the leave is being taken.
- C. Personal leave shall not be used to extend vacations or holidays except in the case of emergency as determined by the Superintendent.

8.5 Professional Leave

The Board shall pay reasonable expenses, within budget limitations, incurred by teachers who attend workshops, seminars, conferences, or other professional improvement sessions (not including visiting days) at the request of the administration. A written report may be required of any teacher attending such a session.

8.6 Bereavement Leave

- A. Teachers shall be permitted absences without loss of pay and without deductions from sick leave accumulations for up to five (5) days per occurrence, not to exceed ten (10) days per year, in the event of the death of a spouse, parent, step-parent, child, step-child, brother, sister, grandparents, grandchildren, father-in-law, mother-in-law, brother-in-law, sister-in-law, uncle or aunt. Leave for attendance at a funeral for other than a member of the immediate family, as set forth in this Section, shall be limited to one (1) day per occurrence to a maximum of two (2) days.
- B. Additional bereavement days may be granted at the Superintendent's discretion.

8.7 Sabbatical Leave

A. Sabbatical leave will be granted when a program of definite professional growth can be demonstrated. In determining requests for sabbatical leave, the Board shall consider a proposed program in relation to the value that it will have for the individual teacher and the Canterbury School System. A written explanation of any rejected request for sabbatical leave will be sent to the teacher no later than five (5) days following Board action. The written explanation shall indicate why the request does not have sufficient value for the improvement of education in the Canterbury School System. The Board's decision shall not be subject to the grievance procedure.

B. Teachers may apply for a sabbatical leave after six (6) years of consecutive service to the Canterbury School System. Such leave shall commence at the beginning of the school year.

C. Teachers granted a sabbatical leave will be eligible to receive full insurance benefits as indicated in Article XVI (Insurance), but teachers will be responsible for the cost of said insurance.

D. Credit on the salary schedule shall be commensurate with course work completed or teaching rendered during the period of the leave.

E. The teacher shall agree to return to employment for the year following his/her sabbatical leave, and the Board shall employ the teacher for the year.

F. A maximum of two (2) members of the professional staff may be on sabbatical leave at any one time. However, at least one (1) of the sabbatical leaves must be for work beyond the master's or thirty (30) graduate credits.

8.8 Association Leave

Upon consultation with the Superintendent, representatives of the Association may be granted leave with no loss of pay to serve the local, state or national Association.

8.9 Jury Duty

Any teacher who is called for jury duty shall receive the necessary leave to fulfill this legal obligation. This leave shall not be deducted from sick leave or from personal days. The teacher shall receive a rate of pay equal to the difference between the professional salary and the jury fee. Any teacher receiving notice of jury duty shall immediately forward a copy of such notice to his/her building Principal.

ARTICLE IX
PLACEMENT ON SALARY SCHEDULE

9.1 Teachers new to the school system will, in the discretion of the Superintendent of Schools,

normally be placed on the appropriate step of the current salary schedule taking into consideration the following:

- A. Degree status as of September 1st of the current school year.
- B. Previous teaching experience. Ninety (90) or more days of continuous service in a public or private school within the same school year will be counted as a year of full service provided there is a direct correlation with the assignment, and the experience was gained while the teacher was certified to teach in Connecticut.
- C. Military experience: Teachers will be given credit for full-time service in the armed forces of the United States.
- D. The Board reserves its discretionary right to fill any vacancy at the salary that may be necessary.

9.2 The salary schedule listed in this Agreement shall be interpreted and applied in accordance with the following definition:

- A. Bachelor: A baccalaureate degree earned at an accredited college or university.
- B. Master's: A master's degree earned at an accredited college or university.
- C. Sixth Year: A second master's degree in a discipline other than the discipline in which the initial master's degree was attained; or the completion of thirty (30) credits beyond the master's degree in a program approved by an accredited college or university; or a sixth year certificate from an accredited college or university.
- D. Teachers under contract for less than full-time shall receive the salary that they would be entitled to as a full-time member of the faculty with an equivalent degree status and salary step placement (e.g. a teacher with a six-tenths [.6] assignment would receive sixty percent [60%] of the salary of an equivalent full-time teacher).

ARTICLE X CHANGE IN DEGREE STATUS

10.1 A teacher expecting a change in degree status which involves a salary increase shall notify the Superintendent's office of the anticipated change prior to January 15th of the school year preceding the change.

10.2 Forms to expedite the required notification will be distributed from the Superintendent's office prior to December 1st of the current school year.

10.3 Confirming documentation must be submitted to the Superintendent's office before five (5) school days of the current school year have elapsed.

10.4 Failure on the part of the teacher to conform to this procedure will result in a rejection of the request for a change in degree status.

ARTICLE XI

SALARY PAYMENTS

11.1 The salaries of all teachers covered by this Agreement are set forth in Appendix A, which is attached hereto and made a part of this Agreement.

11.2 The teachers will have a choice of the following methods of payment. Determination will be rendered by the teacher at the time the salary agreement for the school year is signed.

A. A minimum of two (2) payments per month, payable every other Thursday, with twenty-two (22) equal distributions.

B. A minimum of two (2) payments per month, payable every other Thursday, with twenty-six (26) equal distributions.

C. A minimum of two (2) payments per month, payable every other Thursday, with twenty-two (22) equal distributions, plus one (1) balloon payment.

11.3 If termination of employment comes prior to the end of the regular school year, each teacher's pay will be prorated on the basis of days taught.

11.4 Teachers shall have the option to change payroll deductions by submitting the proper forms and their request in writing at least two (2) weeks in advance of the date the change is to become effective.

ARTICLE XII

RECOGNITION OF SERVICE

12.1 A teacher, employed with the school district prior to July 1, 2013, with fifteen (15) years of continuous service in the Canterbury School System immediately preceding retirement will be eligible for severance pay at the rate of two hundred dollars (\$200.00) for each year of service in the Canterbury School System with a maximum of thirty-five (35) years. Severance pay will be paid only upon retirement from teaching. In the event of death, severance pay will be paid to the beneficiary.

12.2 Teachers shall notify the Superintendent of intention to retire by December 1st prior to retirement. If the teacher so notifies the Superintendent and the teacher retires before June 30th, the teacher shall be paid for years of service on July 1st of that year, if a business day, or the next business day thereafter. If the teacher so notifies the Superintendent and retires after July 1st, the teacher shall be paid for years of service on the date of retirement. Failure

to provide notification to the Superintendent by December prior to retirement shall result in a twenty-five percent (25%) reduction in the total payout cited in Section 12.1, hereinabove.

ARTICLE XIII

EXTRA PAY FOR EXTRA DUTY

13.1 The Extra Pay for Extra Duty salary schedule shall be set forth in Appendix B, which is attached hereto and expressly made a part of this Agreement.

13.2 The Superintendent has the discretion to approve additional club/activities on receipt of a written proposal. Criteria will be established for each position listed in this Article.

13.3 For all positions listed above that are created by the Board, certified staff shall be given preference as compared to any other person or persons when the qualifications of two (2) or more candidates are equal.

13.4 Mentor Teachers

A. Any teacher who has successfully completed mentor training through an approved State Department of Education "Mentor Training Program" and who thereafter accepts an assignment to serve as a mentor for new teachers under the Teacher Education and Mentoring Program (TEAM) shall be paid six hundred fifty dollars (\$650) per mentee. Service as a mentor teacher shall be voluntary in nature and all volunteers must be approved by the Superintendent or his/her designee.

B. Teachers who serve as "Readers" under the TEAM Program shall be compensated at two hundred fifty-eight dollars (\$258) for reading five (5) papers.

ARTICLE XIV

PAYROLL DEDUCTIONS

14.1 Tax-sheltered Annuities

A. Teachers shall be eligible to participate in a tax-sheltered annuity plan established pursuant to current IRS code.

B. Deductions for tax-sheltered annuities shall be continued each year.

C. Deduction authorization forms must be submitted to the payroll department at least two (2) weeks in advance of the date that any deduction change is to become effective.

D. Teachers shall accept full responsibility for any financial losses as a result of their participation in the annuity program. Such losses shall not include mishandling of any funds withheld by any employee of the Board.

- E. Deductions for tax-sheltered annuities shall be made each payday and will be sent to the specified TSA office within two (2) working days of the date of the check.

14.2 Credit Union or Other Financial Institutions

- A. Deductions for credit union shall be made each payday and will be sent into the credit union office within two (2) working days of the date of the check.
- B. Deductions for credit union will continue from year to year.

- C. Deductions authorization forms must be submitted to the payroll department at least two (2) weeks in advance of the date that any deduction change is to become effective.
- D. A teacher shall have his/her entire paycheck directly deposited in the financial institution of his/her choice.

14.3 Professional Membership Dues -- NEA & CEA

- A. Voluntary membership dues deduction authorization forms shall be submitted to the payroll department by the Association membership chair no later than two (2) weeks in advance of the date that the membership dues deduction is to become effective.

- B. Membership dues deductions shall be made in twenty (20) equal payments through payroll deduction.

- C. The gross amount for each deduction of membership dues shall be transferred to the Association account after each appropriate payroll.

- D. The Association agrees to hold the Board, its agents and employees harmless from any claims, demands, suits or judgments, including attorney's fees, arising from implementation of membership dues deductions.

- E. Deduction for professional dues shall be continued each year.

**ARTICLE XV
REIMBURSEMENT OF TUITION**

15.1

The Board agrees to reimburse the full tuition cost of courses taken beyond the master's if the course is related to improvement of classroom instruction and fifty percent (50%) of the tuition cost of courses taken beyond the master's if the course is in the field of education when and if the following criteria have been fulfilled:

- A. Course must be preapproved by the Superintendent.

- B. Proof of successful completion of the course must be presented along with the copy of paid receipt.

C. No teacher will be eligible to receive more than two thousand dollars (\$2,000) under this provision in any one (1) year.

15.2 The Board will reimburse fifty percent (50%) of the tuition cost for courses taken beyond the BA/BS if the course meets the criteria outlined in Sections 15.1A and B, hereinabove. The dollar amount for the reimbursement shall not exceed one thousand dollars (\$1,000) in any one (1) year.

15.3 Payment for courses taken in the spring or summer session will be made after the first Board meeting in September of the current school year providing that the teacher returns to the district in September and provides the administration with an official transcript denoting the teacher's successful completion of the course(s) taken.

15.4 In addition to the financial limitations set forth in Article XV, Sections 15.1 and 15.2, the total dollar amount for reimbursement for all members under this Article shall not exceed twelve thousand dollars (\$12,000) for any given fiscal year. Reimbursement shall be issued to applicants on a first come, first served basis.

ARTICLE XVI INSURANCE

16.1 Insurance Plans

A. The Board shall provide the following insurance benefits for all full-time teachers (1.0 FTE). Teachers who work at least fifty percent (50%) of the time (.5 FTE), but less than full-time will be eligible for insurance benefits on a prorated basis. Specifically, the Board's premium share will be reduced by the percentage of time that the teacher works:

1. Individual, two (2)-person, and family health coverage under the existing health plan.

2. Individual, two (2)-person, and family dental coverage under the existing insurance plan with a two thousand dollar (\$2,000) calendar year maximum per person.

3. Group life insurance in the amount of fifty thousand dollars (\$50,000).

4. Short-term disability pay in the amount of one hundred dollars (\$100.00) per week for twenty-six (26) weeks. This benefit is available only to the teacher.

B. Connecticut State Partnership Plan 2.0 (the "SPP");

1. The Board shall provide each eligible bargaining unit member with group health insurance benefits through the Connecticut State Partnership Plan 2.0 (hereinafter referred to as the "SPP" and attached hereto as Appendix C for informational purposes only) and subject to the conditions set forth below:

2. The health plan benefits shall be as set forth in the SPP, including any subsequent amendments or modifications made to the SPP by the State. The administration of the SPP, including open enrollment, beneficiary eligibility ad changes, plan design and other administration provisions shall be as established by the SPP.

3. The premium rates shall be set by the SPP. The parties acknowledge that the rates set by the SPP will be adjusted to achieve a blended rate as required by Connecticut General Statutes in order to provide retired certified teachers with insurance coverage at the same rate offered to actively employed teachers, as required by state statute. The blended rate shall be calculated by the Board's insurance consultant and agreed to by the Association. Any dispute between the parties as to the blended rate shall be resolved in accordance with the provisions found in Article XVI-Insurance, Section 16.2 (Change of Carrier) of this Agreement.

4. The SPP contains a Health Enhancement Plan (the "HEP") component and all teachers participating in the SPP are subject to the terms and provisions of the HEP. In the event that individual teachers are non-participant or non-compliant with the HEP requirements, the following shall apply:

(a) A one hundred-dollar (\$100) per month premium cost increase and the three hundred fifty-dollar (\$350) per participant to a maximum of one thousand four hundred-dollar (\$1,400) family annual deductible sums shall be paid one hundred percent (100%) in their entirety by the non-participating or non-compliant teacher.

(b) No portion or percentage shall be paid by the Board and the one hundred dollar (\$100) per month premium cost increase shall be implemented through payroll deduction and the three hundred fifty dollar (\$350)/one thousand four hundred dollar annual deductible shall be implemented through claims administration.

5. In the event any of the following occur to the implementation of a negotiated successor Agreement to the current Agreement, the Board may reopen negotiations in accordance with mid-stream negotiation and arbitration provisions contained in the Connecticut General Statutes as to the sole issue of health insurance, including plan design and plan funding, premium cost share and/or introduction of replacement medical insurance in whole or in part:

(a) If the SPP in its current form is no longer available, or if the benefit plan design of the SPP is modified as a result of a change to the State's collective bargaining with SEBAC, if such modifications would substantially increase the cost of the medical insurance plan offered herein; and/or

(b) If there are any changes to the administration of the SPP, or if additional fees and/or charges for the SPP are imposed so as to affect the Board, any of which amendments, changes, fees, or charges (individually or collectively) would substantially increase the cost of the medical plan offered herein.

6. The teachers' percentage share of the health insurance premium shall be:

(a) Effective July 1, 2022:.....Sixteen percent (16%).

(b) Effective July 1, 2023:.....Seventeen percent (17%).

(c) Effective July 1, 2024:.....Eighteen percent (18%).

C. The teacher premium share contributions toward the dental shall be eighteen percent (18%) effective July 1, 2022.

16.2 Change of Carrier

A. The Board reserves the right to change any insurance carrier at any time so long as it gives prior notice to the Association and so long as the insurance coverage under the substituted insurance carrier's policy is substantially equivalent, when considered as a whole, to the coverage under the policy then in effect. Once the Association is notified by the Board that it intends to change insurance carriers, the Association has fifteen (15) days to examine the new insurance carrier's policy. If the Association feels that the coverage under the new policy is not substantially equivalent, when considered as a whole, to the policy then in effect, it must object to the change, in writing, during those fifteen (15) days. If the parties are unable to informally resolve the matter within the following thirty (30) days, an Arbitrator with expertise in the field of insurance shall be mutually selected forthwith or, if the parties cannot agree, shall be selected forthwith by the American Arbitration Association. The Arbitrator will be asked to decide the following question: "Is the insurance coverage under the substitute carrier's policy substantially equivalent, when considered as a whole, to the insurance coverage under the policy currently in effect?" The Arbitrator must render her/his decision within thirty (30) days. All references herein to days refer to calendar days.

B. The Arbitrator will accept revisions to the initial draft of the substitute insurance carrier's policy up to and including the final day of any hearing held to compare the incumbent insurance carrier's policy with the substituted insurance carrier's policy. In the situation where a complaint has been lodged by the Association, the Board will not change to the new insurance carrier until an agreement has been reached or until an Arbitrator has decided that the insurance coverage under the substitute insurance carrier's policy is essentially equivalent to the insurance coverage under the policy currently in effect.

D. The cost of the arbitration process will be shared equally by the Board and the Association.

E. Reference to any specific insurance carrier(s) in this Article creates no contractual obligation of the Board with that insurance carrier(s) or any contractual obligation of the Board to continue to purchase that carrier(s) insurance.

16.3 The Board shall implement and maintain a Section 125 pre-tax wage deduction plan in accordance with applicable provisions of Section 125 of the Internal Revenue Code (and in accordance with any amendments to said provisions) so long as said provisions allow for such a plan. Said plan will be designed to permit exclusion from taxable income of the teachers' share of health insurance premiums, allowable medical expenses and dependent care pursuant to IRS regulations for those teachers who complete and sign the appropriate wage deduction form. The Board shall incur no obligation to engage in any form of impact bargaining in the event that a change in law reduces or eliminates the tax-exempt status of the teacher insurance premium contributions, allowable medical expenses and dependent care. Neither the Association nor any teacher covered by this Agreement shall make any claim or demands nor maintain any action against the school district or any of its members or agents for taxes, penalties, interest or other costs or loss arising from the use of the wage deduction form or from a change in law that may reduce or eliminate the teacher tax benefits to be derived from this plan. Further, the parties agree that the health insurance benefits and the administration of those benefits shall continue to be governed by the collective bargaining Agreement and the carrier's insurance plan.

16.4 Post-retirement Insurance

A. Teachers with twenty (20) years of service in the Canterbury School System will be eligible to receive post-retirement benefits for a period of two (2) years after retirement from the school system. Teachers with thirty (30) years of service shall be eligible for four (4) years and teachers with thirty-five (35) years of service shall be eligible for five (5) years.

B. The Board shall provide teacher, two person, or family Coverage under the School District's Health Plan (or equivalent), including hospitalization, surgical, prescriptions, and major medical.

C. Teachers who choose to receive individual insurance coverage will continue to pay the same percentage of premium cost as full time teachers covered by this Agreement. For those teachers who elect two (2)-person or family insurance coverage under the School District's insurance plans, the Board's contribution toward the premium cost will be limited to the dollar total of the Board's share of the premium cost for individual coverage under the equivalent insurance plan. The payment from the State Teachers Retirement System shall not reduce the teacher's portion of the premium share while he or she is eligible for this benefit. The retiree must submit payment for his or her share of the monthly premium to the Superintendent's office fifteen (15) days prior to the billing date. A lapse in payment of more than thirty (30) days will result in a loss of this benefit.

D. Teachers hired on or after July 1, 2013 are not eligible to receive post-retirement insurance as described in Section 16.4.

16.5 Teacher who submit their resignations as of June 30th, and have prepaid their portion of the premium share owed for insurance coverage through August 31st, shall be entitled to continue to receive these insurance benefits through August 31st. This provision will not apply

if a teacher is receiving insurance benefits from another employer.

ARTICLE XVII REDUCTION IN PROFESSIONAL STAFF

17.1

Should any situation arise making it necessary for the Board to reduce the number of professional staff members, determination of those who are to be reduced shall be made as follows: non-tenured teachers shall be laid off before tenured teachers. In the event that tenure is found not to be definitive enough, the following criteria shall be used:

- A. Certification status.
- B. Total contractual experience in the system.
- C. Quality of experience.

17.2

Recall Procedure

Teachers who are released from employment because of elimination of his/her position shall be given first opportunity to fill a vacant position for which they are certified in the reverse order of layoff. In the event that two (2) or more teachers have the same length of service, quality of service, as determined by the Superintendent, shall be the determining factor for which teacher is recalled. The name of any teacher who has been released from employment because of elimination of his/her position shall be placed upon a reappointment list and remain on such list for two (2) years. Any teacher on the reappointment list shall be notified in writing when a vacancy occurs. The teacher shall accept or reject the offer of rehire within ten (10) days after the notice is received by the teacher. This notification of position availability will be mailed to the teacher's last known address. The teacher's failure to provide to the Board written notification concerning the offer of rehire within the time specified shall be considered a rejection of the offer.

ARTICLE XVIII

PERSONNEL FILES AND EVALUATIONS

18.1

Teachers shall be provided a copy of any material placed into their personnel files and may attach written statements to any evaluation or material placed in their own personnel files. The teacher shall acknowledge that he/she has read such material by affixing his/her signature on the actual copy to be filed with the understanding that such a signature merely signifies that he/she has read the material and does not necessarily indicate agreement with its content. In the event a teacher refuses to sign the document as provided, a note shall accompany the document stating that the teacher has received the document and refused to sign it.

18.2

Upon receipt of the material, a teacher shall have five (5) school days to affix his/her signature to any material to be placed in his/her personnel file. If a teacher fails to sign the material within the five (5) days, the Administration may place the material in the file without the teacher's signature.

- 18.3 Teachers shall have access to their personnel files within three (3) business days upon request to the Superintendent; after such request has been made by a teacher to review his or her personnel file, no material may be removed from or added to the personnel file until the teacher has reviewed it, or until twenty-four (24) hours after receipt of the teacher request to review the personnel file. Teachers are entitled to copies of any material in their own personnel files.
- 18.4 No anonymous letters or materials may be placed in teachers' personnel files.

ARTICLE XIX

FULL AND COMPLETE AGREEMENT

- 19.1 This Agreement contains the full and complete agreement between the Board and the Association on all negotiable issues. The parties may mutually agree to negotiate upon any issue during the term of this Agreement.

- 19.2 It is agreed that all matters not covered by the Agreement remain the prerogative of the Board and any contractual omission shall not imply a surrendering on the part of the Board of any duty or responsibility properly its province in the maintaining of the Canterbury Public Schools.

- 19.3 Any item not covered in this Agreement may be governed by existing policies, rules or regulations of the Board or by the modification of existing policies, rules, regulations or the adoption of new policies, rules or regulations.

19.4 Severability

In the event that any provision or portion of the collective bargaining Agreement is ultimately ruled invalid for any reason by an authority of established and competent legal jurisdiction, such provision or portion shall be severed from the collective bargaining Agreement, and the balance and remainder of the collective bargaining Agreement shall remain in full force and effect.

ARTICLE XX

JUST CAUSE

- 20.1 No teacher shall be reprimanded in writing or suspended without pay except for just cause.

ARTICLE XXI

DURATION/AMENDMENT/SAVING CLAUSE/SIGNATURES

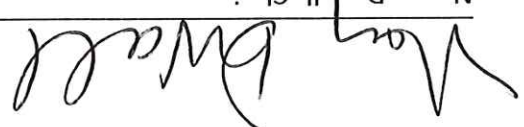
- 21.1 The provisions of this Agreement shall become effective on July 1, 2022, and shall remain in force until June 30, 2025.

21.2 This Agreement shall not be altered, amended or changed, except in writing, signed by both the Board and the Association. Any amendment shall be appended hereto, and become a part hereof.

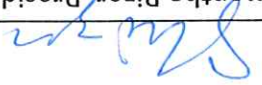
IN WITNESS WHEREFORE, the parties and their representatives herunto set their hands and seals and have affixed their signatures this January 11, 2022.

For the Canterbury Board of Education

For the Canterbury Education Association



Nancy Duvall, Chairperson



Samantha Rizer, President

APPENDIX A

TEACHERS' SALARY SCHEDULE

2022-2023

STEP	BA	MASTERS	SIXTH YEAR
2	45,935	55,174	59,910
3	47,212	56,862	61,487
4	48,487	58,548	63,112
5	49,763	60,240	64,786
6	51,038	61,928	66,511
7	52,496	63,618	68,210
8	53,951	65,310	70,040
9	55,411	67,017	71,921
10	56,866	68,723	73,855
11	58,326	70,850	75,853
12	59,784	72,937	77,906
13	61,240	75,529	80,019
14	63,288	79,104	83,642
15	66,921	82,681	87,264
16		88,349	93,092

Eligible teachers not at the maximum step in 2022-2023 shall advance one (1) step at the start of the 2022-2023 school year.

APPENDIX A

TEACHERS' SALARY SCHEDULE

2023-2024

STEP	BA	MASTERS	SIXTH YEAR
2	46,445	55,786	60,575
3	47,736	57,493	62,170
4	49,025	59,198	63,813
5	50,315	60,909	65,505
6	51,605	62,615	67,249
7	53,079	64,324	68,967
8	54,550	66,035	70,817
9	56,026	67,761	72,719
10	57,497	69,486	74,675
11	58,973	71,636	76,695
12	60,448	73,747	78,771
13	61,920	76,367	80,907
14	63,990	79,982	84,570
15	68,259	85,699	90,333
16		90,116	94,954

Eligible teachers not at the maximum step in 2023-2024 shall advance one (1) step at the start of the 2023-2024 school year.

APPENDIX A

TEACHERS' SALARY SCHEDULE

2024-2025

STEP	BA	MASTERS	SIXTH YEAR
2	46,961	56,405	61,247
3	48,266	58,131	62,860
4	49,569	59,855	64,521
5	50,873	61,585	66,232
6	52,178	63,310	67,995
7	53,668	65,038	69,733
8	55,156	66,768	71,603
9	56,648	68,513	73,526
10	58,135	70,257	75,504
11	59,628	72,431	77,546
12	61,119	74,566	79,645
13	62,607	77,215	81,805
14	64,700	80,870	85,509
15	69,624	86,650	91,336
16		91,918	96,853

Eligible teachers not at the maximum step in 2024-2025 shall advance one (1) step at the start of the 2024-2025 school year.

APPENDIX B

Extra Pay for Extra Duty

2022-2025

ACTIVITY	2022-2023	2023-2024	2024-2025
A. Athletic Director and Coaches of Interscholastic Sports and Cheerleading Coach:	\$1,441	\$1,463	\$1,485
B. 8 th Grade Advisor:			
C. Advisors and Club Directors for after school activities. Activities for which stipends will be paid include, but are not limited to:	\$882	\$895	\$908
• 8 th Grade Yearbook			
• Dance Advisor			
• Drama Club			
• Honor Society			
D. Nature' Classroom (per person):	\$216	\$219	\$223
E. Hourly Rates:			
• Tutor (Homebound Instruction):	\$35.30	\$35.83	\$36.37
• Other hourly activities:	\$35.30	\$35.83	\$36.37
• Summer School	\$48.59	\$49.32	\$50.06
F. Lead Teacher (each school)	\$2,117	\$2,149	\$2,181
G. Chemical Safety Officer	\$1,117	\$1,134	\$1,151

Note: A written notice shall be sent out annually by the Administration informing teachers of their stipend assignments.

APPENDIX C

Connecticut State Partnership Plan 2.0 Schedule of Benefits

For Informational Purposes Only

GENERAL	IN-NETWORK SERVICES	OUT-OF-NETWORK SERVICES
Annual Up-Front Deductible (Amount paid before the Plan starts paying benefits. Waived if HEP Compliant*/new entrants are in co) appliance so there is no deductible)	HEP enrollees: None Non-HEP: \$350 individual/\$700 two person/\$1,050 three person/\$1,400 family maximum	Not Applicable
Deductible	None	\$300 Individual \$900 Family
Out-of-Network Cost Share (Co-insurance is the percentage of a covered expense paid after meeting the Plan's annual deductible)	Not Applicable	20% of allowable Usual, Customary & Reasonable (UCR) plus 100% of any amount the provider bills over the allowable charge
Maximum Annual Out of Pocket Maximums (Amount paid before the Plan pays 100% of the allowable UCR charges. Excluded from calculation: premiums, balance billing, deductibles, out-of-network cost sharing, charges for non-covered services & charges for non-essential services)	HEP enrollees: None Non-HEP: \$350 individual/\$700 two person/\$1,050 three person/\$1,400 family maximum	HEP Enrollees: Individual: \$2,000 plus deductible Family: \$4,000 plus deductible Non-HEP Enrollees: Individual: \$2,000 plus up-front deductible and out-of-network deductible Family: \$4,000 plus up-front deductible and out-of-network deductible
Lifetime Maximum	None	None
Person responsible for obtaining Prior Authorization	Participating Provider or Physician	Member responsibility for prior certification
Dependent Coverage	Covered to age 26	
PREVENTIVE SERVICES	PATIENT SHARE	PATIENT SHARE
Well Child Care	No Co-pay	
Adult Physical Exam	No Co-pay	
Preventive Gynecological Visit	No Co-pay	
Mammography	No Co-pay	
Colonoscopy	No Co-Pay	
Immunization and Vaccinations (Includes those needed for travel)	No Co-pay	
MEDICAL SERVICES	IN-NETWORK PATIENT SHARE	OUT-OF-NETWORK PATIENT SHARE
Primary Care Physicians Office Visits	\$0 Preferred Provider \$15 Co-pay participating Provider	20% of allowable UCR
Specialist Physician Office Visits	\$0 Preferred Provider for Allergy & Immunology, Cardiology, \$15 Co-pay participating Provider	20% of allowable UCR
Specialist Physician Office Visits (continued) (Includes in-office procedures)	Endocrinology, ENT, Gastroenterology, OB-GYN, Ophthalmology, Orthopedic Surgery, Rheumatology, Urology-applies in Connecticut only	20% of allowable UCR

MEDICAL SERVICES	IN-NETWORK	OUT-OF-NETWORK
	PATIENT SHARE	PATIENT SHARE
Vision Exam & Refraction (1 exam per calendar year, when performed as part of an exam)	\$15 Co-Pay	50% of allowable UCR one exam per year
Routine Hearing Screening (1 per calendar year, when performed as part of an exam)	\$15 Co-Pay	20% of allowable UCR one exam per year
Maternity Outpatient (first visit only)	\$15 Co-Pay	20% of allowable UCR
Outpatient Surgery (Performed in hospital or licensed ambulatory surgery center; includes colonoscopy & prior authorization required)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Allergy Office Visit/Testing	\$0 Preferred Provider \$15 Co-Pay Participating Provider	20% of allowable UCR
Allergy Injections (Immunotherapy or other therapy treatments)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Infertility Services Office Visit	\$15 Co-Pay No-Co-pay if HEP Compliant*	20% of allowable UCR
Family Planning Vasectomy Tubal ligation	100% no co-pay 100% no co-pay	20% of allowable UCR
Gender Identity Disorder Services Office Visit Outpatient Hospital/Inpatient Hospital	\$15 Co-Pay No-Co-pay if HEP Compliant*	20% of allowable UCR
Bariatric Surgery* Office Visit Outpatient Hospital/Inpatient Hospital	100% no co-pay	20% of allowable UCR
Sleep Studies--Attended (Prior authorization required)	No-Co-pay if HEP Compliant*	20% of allowable UCR
HOSPITAL SERVICES		
All Inpatient Admissions, including Childbirth (Prior authorization required)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Ancillary Services (Prior authorization required)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Specialty Hospital (Prior Authorization Required) Utilization limit	No-Co-pay if HEP Compliant*	20% of allowable UCR 60 days per covered person per calendar year
Skilled Nursing Facility (Prior authorization required) Utilization limit	No-Co-pay if HEP Compliant*	20% of allowable UCR 60 days per covered person per calendar year
Inpatient Hospice Care (Prior authorization required) Utilization limit	No-Co-pay if HEP Compliant*	20% of allowable UCR 60 days per covered person per calendar year
EMERGENCY/URGENT CARE SERVICES		
Emergency Room Treatment (Waived if patient admitted to hospital)	\$250 Co-pay (Waived if admitted & waiver form is available)	\$250 Co-pay (Waived if admitted & waiver form is available)
EMERGENCY/URGENT CARE SERVICES	IN-NETWORK	OUT-OF-NETWORK
EMERGENCY/URGENT CARE SERVICES	PATIENT SHARE	PATIENT SHARE
Urgent Care Clinic (\$15 Co-pay--Out of country urgent care)	\$15 Co-Pay	20% of allowable UCR
Walk-in Clinic	\$15 Co-Pay	20% of allowable UCR

Emergency Ambulance	No-Co-pay if HEP Compliant*	OUT-OF-NETWORK PATIENT SHARE
High Cost Radiological & Diagnostic Tests (MRI, MRA, CAT, CTA, PET & SPECT scans) (Prior authorization required)	No-Co-Pay Preferred Provider/20% for Non-Preferred Provider in Connecticut \$0 Co-Pay Outside of Connecticut	60% of allowable UCR with site of service provider
Diagnostic, Laboratory & X-ray Services	\$0 Co-Pay Preferred Provider/20% for Non-Preferred Provider in Connecticut \$0 Co-Pay Outside of Connecticut	20% of allowable UCR
Radiation Therapy	\$0 Co-Pay Preferred Provider/20% for Non-Preferred Provider in Connecticut \$0 Co-Pay Outside of Connecticut	20% of allowable UCR
Nutritional Counseling (Maximum of 3 visits per covered person per calendar year)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Private Duty Nursing (Prior authorization required)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Home Health Care Utilization Limits	No-Co-pay if HEP Compliant*	20% of allowable UCR
In-Home Hospice	No-Co-pay if HEP Compliant*	20% of allowable UCR
Acupuncture (Limit of 20 visits per calendar year)	\$15 Co-Pay	20% of allowable UCR
Infusion Therapy (Unlimited)	No-Co-pay if HEP Compliant*	20% of allowable UCR
Surgical Removal of Breast Implant	No-Co-pay if HEP Compliant*	20% of allowable UCR
OUTPATIENT REHABILITATION SERVICES	IN-NETWORK PATIENT SHARE	OUT-OF-NETWORK PATIENT SHARE
Physical or Occupational Therapy (Prior Authorization may be required--Benefit Limit)	No-Co-pay if HEP Compliant* Unlimited	20% of allowable UCR 60 inpatient visits per calendar year 30 outpatient visits per condition/per year
Chiropractic Therapy/Care (Benefit Limit)	No-Co-pay if HEP Compliant* Unlimited	20% of allowable UCR 30 visits per calendar year
Speech Therapy (Covered only for treatment resulting from autism, stroke, tumor removal, injury or congenital anomalies of the oropharynx) (Medically necessary treatment resulting from other causes is subject to prior authorization (Benefit Limit))	No-Co-pay if HEP Compliant* No-Co-pay if HEP Compliant* 30 visits per covered person per calendar year	20% of allowable UCR 30 visits per calendar year
Autism Services (Behavioral, outpatient, rehabilitation, physical, occupational & speech therapy)	No-Co-pay if HEP Compliant*	Deductible plus co-insurance
Cardiac Rehabilitation Therapy	\$0 Preferred Provider No-Co-pay if HEP Compliant*	Deductible plus co-insurance
Other Therapy Services (Radiation, chemotherapy for treatment of cancer, electroshock, kidney dialysis in hospital or free-standing dialysis center)	No-Co-pay if HEP Compliant*	Deductible plus co-insurance

MEDICAL DEVICES/SUPPLIES	IN-NETWORK	PATIENT SHARE	OUT-OF-NETWORK
Home Oxygen	No-Copay	Deductible plus co-insurance	Deductible plus co-insurance
Diabetic Equipment & Supplies	No-Copay	Deductible plus co-insurance	Deductible plus co-insurance
Wig (Covered only for patient who suffers hair loss as a result of chemotherapy)	No-Copay	No-Copay	No-Copay
Hearing Aids (Age restriction on coverage has been removed; benefit limited to one set of hearing aids with a 24 month period)--Prior authorization may be required	No-Copay	Deductible plus co-insurance	Deductible plus co-insurance
Foot Orthotics (Prior authorization may be required)	No-Copay	20% of allowable UCR	20% of allowable UCR
MEDICAL DEVICES/SUPPLIES	IN-NETWORK	PATIENT SHARE	OUT-OF-NETWORK
Durable Medical Equipment & Prosthetic Devices (Doctor may need to get prior authorization)	No-Copay	20% of allowable UCR	20% of allowable UCR
Medical & Ostomy Related Services	No-Copay	20% of allowable UCR	20% of allowable UCR
MENTAL HEALTH & SUBSTANCE ABUSE	IN-NETWORK	PATIENT SHARE	OUT-OF-NETWORK
Outpatient Treatment for Mental Health Care	\$15 Co-pay	Deductible plus co-insurance	Deductible plus co-insurance
Inpatient (Treatment in a hospital or residential treatment center for mental health care) (Prior authorization required)	No co-pay if HEP Compliant*	20% of allowable UCR	20% of allowable UCR
Outpatient: Substance Abuse	\$15 Co-Pay	20% of allowable UCR	20% of allowable UCR
Inpatient Substance Abuse Treatment (In a hospital or substance abuse treatment facility) (Prior authorization required)	No co-pay if HEP Compliant*	20% of allowable UCR	20% of allowable UCR
Detoxification (Prior authorization required)	No-Copay if HEP Compliant	20% of allowable UCR	20% of allowable UCR
Penalty for failure to obtain prior authorization for covered services	IN-NETWORK PENALTY	OUT-OF-NETWORK PENALTY	
		\$500 or 20% of allowable charges, whichever is less, plus 100% of billed amount in excess of allowable charges	
The above schedule of benefits is informational only. Please refer to the plan documents online for the official benefits and coverages— http://www.osc.ct.gov/ctpartner/			
PRESCRIPTION DRUGS	MAINTENANCE+ (31-to-90-day supply)	NON-MAINTENANCE (Up to 30-day supply)	HEP Chronic Conditions
Generic (Preferred/non-preferred)++	\$5/10	\$5/10	\$0
Preferred/Listed Brand Name	\$25	\$25	\$5
Non-Preferred/Non-Listed Brand Name	\$40	\$40	\$12.50
Annual Out-of-Pocket Maximum	\$4,600 individual/\$9,200 family		

- + Initial 30-day supply at retail pharmacy is permitted. Thereafter, 90-day supply is required, through mail-order or at a retail pharmacy participating in the State of Connecticut Maintenance Drug Network.
- ++ Prescriptions are filled automatically with a generic drug if one is available, unless the prescribing physician submits a Coverage Exception Request attesting that the brand name drug is medically necessary.

Preferred and Non-Preferred Brand-Name Drugs

A drug's tier placement is determined by Caremark's Pharmacy and Therapeutics Committee, which reviews tier placement each quarter. If new generics have become available, new clinical studies

have been released, new brand-name drugs have become available, etc., the Pharmacy and Therapeutics committee may change the tier placement of a drug.

If your doctor believes a non-preferred brand-name drug is medically necessary for you, they will need to complete the Coverage Exception Request form (available at www.osc.ct.gov/ctpartner) and fax it to Caremark. If approved, you will pay the preferred brand co-pay amount.

If You Choose a Brand-Name When a Generic is Available

Prescriptions will be automatically filled with a generic drug if one is available, unless your doctor completes Caremark's Coverage Exception Request form and it is approved. It is not enough for your doctor to note "dispense as written" on your prescription; a separate form is required. If you request a brand-name drug over a generic alternative without obtaining a coverage exception, you will pay the generic drug co-pay PLUS the difference in cost between the brand and generic drug.

Mandatory 90-day Supply for Maintenance Medications

If you or your family member takes a maintenance medication, you are required to get your maintenance prescriptions as 90-day fills. You will be able to get your first 30-day fill of that medication at any participating pharmacy. After that your two choices are:

- Receive your medication through the Caremark mail-order pharmacy, or
- Fill your medication at a pharmacy that participates in the State's Maintenance Drug Network (see the list of participating pharmacies on the Comptroller's website at www.osc.ct.gov).

MEMBER RESPONSIBILITIES WHEN OBTAINING HEALTH CARE – PRIOR AUTHORIZATION

1. Services Requiring Prior Authorization:

- Air Ambulance
- Bariatric Surgery
- Chemotherapy
- Colonoscopy
- Durable Medical Equipment (over \$500; includes-foot orthotics and hearing aids)
- Gender Reassignment Surgery
- High-Cost Diagnostic Imaging (MRI/MRA/CAT/Pet/SPFECT scans)
- Infertility Treatments
- Inpatient, Non-Emergency (includes childbirth)
- Inpatient, Hospice
- Inpatient, Mental Health
- Inpatient, Substance Abuse Treatment
- Internal & External Prosthetic Devices
- Kidney Dialysis Substance Abuse
- Residential Treatment
- Mental Health/Substance Abuse

2. Prior authorization is performed by in-network provider. Prior authorization is the member's responsibility if out-of-network.

- Oral Surgery
- Organ Transplant
- Orthoptic Exercises
- Outpatient Occupational Therapy
- Outpatient Physical Therapy
- Outpatient Surgery
- Partial Hospitalization (under 12 hours)
- Private Duty Nursing
- Skilled Nursing Facility Admission
- Sleep Studies
- Specialized Formula
- Specialized Infant Formula
- Specialty Hospital Admission

IMPORTANT NOTICE

*Co-Pays are waived if Health Enhancement Program (HEP) compliant
 Subscriber and enrolled family members must get age-appropriate wellness exams, early diagnosis screening (such as colorectal cancer screenings, Pap tests, mammograms, and vision exams) as established in the 2021 HEP requirements

Health Enhancement Program (HEP)

Preventive Screenings		0-5	6-17	18-24	25-29	30-39	40-49	50+
Preventive Visit		1 per year	1 every other year	Every 3 years	Every 3 years	Every 3 years	Every 2 years	Every year
Vision Exam		N/A	N/A	Every 7 years	Every 7 years	Every 7 years	Every 4 years	50-64: Every 3 years; 65+: Every 2 years
Dental Cleanings*		N/A	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year
Cholesterol Screening		N/A	N/A	Every 5 years (20+)	Every 5 years	Every 5 years	Every 5 years	Every 5 years
Breast Cancer Screening (Mammogram)		N/A	N/A	N/A	N/A	N/A	1 screening between age 45-49	As recommended by physician
Cervical Cancer Screening (Pap Smear)		N/A	N/A	Pap smear every 3 years (21+)	Pap smear every 3 years	Pap smear only every 3 years or Pap & HPV combo screening every 5 years	Pap smear only every 3 years or Pap & HPV combo screening every 5 years	Pap smear only every 3 years or Pap & HPV combo screening every 5 years to age 65
Colorectal Cancer Screening		N/A	N/A	N/A	N/A	N/A	N/A	Colonoscopy every 10 years, annual FIT/FOBT to age 75 or Cologuard screening every 3 years

*Dental cleanings are required for all members who are participating in the Partnership Plan
 **Or as recommended by your physician

Additional Requirements for those with Certain Conditions

If you or any enrolled family member has **1) Diabetes (Type 1 or 2), 2) asthma or COPD, 3) heart disease/heart failure, 4) hyperlipidemia (high cholesterol), or 5) hypertension (high blood pressure)**, you and/or that family member will be required to participate in a disease education and counseling program for that particular condition. You will receive free office visits and reduced pharmacy copays for treatments related to your condition. These particular conditions are targeted because they account for a large part of our total healthcare costs and have been shown to respond particularly well to education and counseling programs. By participating in these programs, affected employees and family members will be given additional resources to improve their health.

If You Do Not Comply with the requirements of HEP

If you or any enrolled dependent becomes non-compliant in HEP, your premiums will be \$100 per month higher and you will have an annual \$350 per individual (\$1,400 per family) in-network medical deductible.

Care Management Solutions, an affiliate of ConnectCare, is the administrator for the Health Enhancement Program (HEP). The HEP participant portal features tips and tools to help you manage your health and your HEP requirements. You can visit www.cthep.com to:

- View HEP preventive and chronic requirements and download HEP forms
- Check your HEP preventive and chronic compliance status
- Complete your chronic condition education and counseling compliance requirement
- Access a library of health information and articles
- Set and track personal health goals
- Exchange messages with HEP Nurse Case Managers and professionals

You can also call Care Management Solutions to speak with a representative: (877) 687-1448 Monday-Thursday, 8:00 a.m.-6:00 p.m. Friday, 8:00 a.m.-5:00 p.m.

State of Connecticut Partnership Plan 2.0 – Vision

*This is a summary of benefits for your vision plan

Benefit	In-Network	Out-of-Network
Materials Copay	\$0	N/A
Single Vision Lenses	Covered in Full	\$40 Allowance
Bifocal Lenses	Covered in Full	\$65 Allowance
Trifocal Lenses	Covered in Full	\$75 Allowance
Lenticular Lenses	Covered in Full	\$100 Allowance
Contact Lenses (Retail Allowance)	Covered in Full	\$345 Allowance
Elective	\$360 Allowance	\$345 Allowance
Therapeutic	Covered in Full	\$345 Allowance
Frame (Retail Allowance)	\$175 Allowance	\$126 Allowance

Frequency is 12 months for lenses, contact lenses, and frames
In-Network Benefits include:

One pair of prescription plastic or glass lenses, all ranges of prescriptions (powers and prisms).
Lens Option:
Standard Polycarbonate: covered for under 18 years of age; min. 20% save, \$40 out-of-pocket max for adults.

Oversized lenses: covered under plan.

Rose Tints: #1 and #2—covered under plan.

Solid Tints: min. 20% save, \$15 out-of-pocket max.

Gradient Tints: \$20 out-of-pocket max.

Standard photochromic: 20% save, \$78 out-of-pocket max.

Standard anti-reflective coating: min. 20% save, \$45 out-of-pocket max.

Standard scratch/UV coating: min. 20% save, \$17 out-of-pocket max.

Progressive lenses: covered up to bifocal lens amount with 20% savings on the difference.

\$81 out-of-pocket max for standard lens.

One frame of choice covered up to retail plan allowance, plus a 20% savings on amount that exceeds frame allowance.

One pair or single purchase supply of contact lenses—in lieu of lenses and frame benefit, (may not receive contact lenses and frames in same benefit year).
Allowance applied towards cost of supplemental contact lens professional services (including the fitting and evaluation), and contact lens materials.

Vision Network Savings Program:

Minimum 20% savings on additional purchases of frames and/or lenses, including lens options, with a valid prescription; offered savings does not apply to contact lens materials. Check with your CIGNA Vision Network Provider for details.

To locate a Provider:

1. www.cigna.com Online Provider Director:
 - Click on "Find a Doctor" at the top of the page.
 - Choose the "Eye Doctor" radio button and enter your search criteria.
2. www.myCigna.com: You can search for a provider by name, specialty, or location after you enroll for coverage and your plan has taken effect.

Cigna Dental Benefit Summary Canterbury Board of Education Plan Effective Date: 7/01/2021



This material is for informational purposes only and is designed to highlight some of the benefits available under this plan. Consult the plan documents to determine specific terms of coverage relating to your plan. Terms include covered procedures, applicable waiting periods, exclusions and limitations. Your DPPO plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.

Cigna Dental PPO				
Network Options		In-Network: State of Connecticut Network		
Reimbursement Levels		Based on Contracted Fees		
Calendar Year Benefits Maximum		\$2000		
Calendar Year Deductible		Individual/ Family		
Benefit Highlights		Plan Pays		
Class I: Diagnostic & Preventive		No Deductible		
Class II: Basic Restorative		100% After Deductible		
Class III: Major Restorative		60% After Deductible		
Class IX: Implants		60% After Deductible		
Benefit Plan Provisions:				
In-Network Reimbursement		For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.		
Non-Network Reimbursement		For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 90th percentile of all providers submitted amounts in the geographic area. The dentist may balance bill up to their usual fees.		

Cross Accumulation		All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.
Calendar Year Benefits Maximum		The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.
Calendar Year Deductible		This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.
Late Entrant Limitation Provision		No coverage until next open enrollment. This provision does not apply to new hires.
Prepayment Review		Prepayment review is available on a voluntary basis when dental work in excess of \$200 is proposed.
Alternate Benefit Provision		When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Oral Health Integration Program (OHIP)		Cigna Dental Oral Health Integration Program offers enhanced dental coverage for customers with the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There's no additional charge for the program, and those who qualify are eligible to receive reimbursement of their coinsurance for certain related dental procedures. Eligible customers can also receive guidance on behavioral issues related to oral health. Reimbursements under this program are not subject to the annual deductible but will be applied to and are subject to the plan annual maximum. For more information including how to enroll in this program and a complete list of program terms and eligible medical conditions, go to www.mycigna.com or call customer service 24/7 at 1.800.CIGNA24.
Timely Filing		Out of network claims submitted to Cigna after 365 days from date of service will be denied.
Benefit Limitations:		
Oral Evaluations/Exams	2 per calendar year.	
X-rays (routine)	Bitewings: 1 per calendar year.	
X-rays (non-routine)	Complete series of radiographic images and panoramic radiographic images: Limited to a combined total of 1 per 36 months.	
Cleanings	2 per calendar year, including periodontal maintenance procedures following active therapy.	
Fluoride Application	1 per calendar year for children under age 19.	
Sealants (per tooth)	Limited to posterior tooth. 1 treatment per tooth every 36 months for children under age 15.	
Space Maintainers	Limited to non-orthodontic treatment for children under age 17.	
Inlays, Crowns, Bridges, Dentures and Partials	Replacement every 7 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.	
Denture and Bridge Repairs	Reviewed if more than once.	
Denture Relines, Rebases and Adjustments	Covered if more than 6 months after installation. 1 per 36 months.	
Prosthesis Over Implant	Replacement every 7 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.	
Benefit Exclusions: Covered Expenses will not include, and no payment will be made for the following:		
Procedures and services not included in the list of covered dental expenses:		
• Diagnostic: cone beam imaging;		
• Anesthesia: general and IV sedation		
• Prosthodontic: precision or semi-precision attachments;		
• Preventive Services: instruction for plaque control, oral hygiene, and diet;		
• Restorative: ceramic, resin, or acrylic materials on crowns or bridges on or replacing the upper and or lower first, second and/or third molars;		
• Periodontics: bite registrations; splinting;		
• Orthodontics: orthodontic treatment;		
• Procedures, appliances, or restorations, except full dentures, whose main purpose is to change vertical dimension, diagnose or treat		

conditions of dysfunction of the temporomandibular joint (TMJ), stabilize periodontally involved teeth or restore occlusion;
• Athletic mouth guards;
• Services performed primarily for cosmetic reasons;
• Personalization or decoration of any dental device or dental work;
• Replacement of an appliance per benefit guidelines;
• Services that are deemed to be medical in nature;
• Services and supplies received from a hospital;
• Drugs: prescription drugs;
Charges in excess of the Maximum Reimbursable Charge.

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, and Cigna Dental Health, Inc.