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TOWN OF NORTH PROVIDENCE

AND

LOCAL 2334, INTERNATIONAL ASSOCIATION OF FIREFIGHTERS, AFL-CIO

COLLECTIVE BARGAINING AGREEMENT

JULY 1, 2018 - JUNE 30, 2021

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AGREEMENT

Pursuant to the provisions of the Fire Fighters' Arbitration Act, R.I.G.L. § 28-9.1-1 et seq., this Collective Bargaining Agreement ("Agreement" or "contract") is made and entered into by and between the TOWN OF NORTH PROVIDENCE and LOCAL 2334, INTERNATIONAL ASSOCIATION OF FIREFIGHTERS, AFL-CIO.

PREAMBLE

This contract, by and between the Town of North Providence ("Town") and Local 2334, International Association of Firefighters, AFL-CIO ("Union") is designed to maintain and to promote a mutually beneficial and harmonious working relationship between the Town and the employees of the North Providence Fire Department ("department") who are within the provisions of this contract in order that more efficient and progressive public service may be rendered to the citizens of the Town.

All references in the Agreement to an "employee" or "employees" are intended to include persons of both genders and wherever a male pronoun is used, it shall be construed to include male and female employees.

ARTICLE 1

Section 1. Recognition

A. The Town recognizes the Union as the exclusive bargaining agent for all employees of the department, excepting the Fire Chief, Assistant Chief, all Fire Alarm Dispatchers, and all other excluded employees listed in Rhode Island State

¹ References herein to "Fire Chief" are to the position of Fire Chief appointed under the Town charter by the director of public safety.

Labor Relations Board certification, Case No. EE-3033, for the purpose of collective bargaining and entering into agreements relative to wages, salaries, hours and working conditions.

With respect to the position of Mechanic, the following special conditions shall apply: William Vota, the person who currently holds the position of Mechanic, shall remain in the Union in his position as Mechanic and shall receive all of the rights, benefits, and burdens associated with that membership until he dies, retires, or is otherwise separated from his position as Mechanic in accordance with the terms of this Agreement. However, after Mr. Vota dies, retires, or is otherwise separated from his position as Mechanic in accordance with the terms of this Agreement, the position of Mechanic shall be excluded from the bargaining unit and the person, if any, who holds that position, if any, shall not be a bargaining unit member. At that time, and to effectuate the exclusion of the position of Mechanic from the bargaining unit, the parties will prepare, sign, and file with the Rhode Island State Labor Relations Board a "Consent Agreement and Affidavit in lieu of a Petition for Unit Clarification and/or Exclusion," or other appropriate documents, in accordance with the rules and regulations of the Rhode Island State Labor Relations Board.

The position of Lineman in the Communications Division shall be excluded from the bargaining unit and the persons, if any, who hold that position, if any, shall not be bargaining unit members. The parties agree to effectuate the exclusion of the position of Lineman from the bargaining unit and further agree to



prepare, sign, and file with the Rhode Island State Labor Relations Board a "Consent Agreement and Affidavit in lieu of a Petition for Unit Clarification and/or Exclusion," or other appropriate documents, in accordance with the rules and regulations of the Rhode Island State Labor Relations Board.

B. The rights of the Town and the employees of the department shall be respected and the provisions of this Agreement shall be observed for the orderly settlement of all questions.

The Town and the Union mutually agree that they will continue their policies of nondiscrimination on the basis of any individual's race, color, national origin, religious affiliation, sex, sexual orientation or age; nor will they discriminate against any employee on any other basis prohibited by state or federal law. The Town and the Union mutually agree that there will be no discrimination against any employee because he is not a member of the Union or because he engages or does not engage in any activities protected by the Rhode Island State Labor Relations Act.

Section 2. Union Security

A. The Town shall deduct Union dues and assessments or fair share fees upon receipt by the Town of a signed, voluntary authorization form by the employee.

Deductions shall be made from the payroll period mutually agreed to by the Town and the Union. Dues deducted shall be forwarded to the Treasurer of the Union, together with a list of employees from whom deductions are made, within fifteen (15) days of the date of deduction. The Union shall indemnify the Town and hold



its officials harmless against any and all claims, legal proceedings, orders and judgments, including costs and reasonable legal fees as a result of the Town's compliance with this section.

- B. All employees who are officers of the Union or who are appointed as members of its collective bargaining negotiating team shall be allowed time off for official Union business in negotiations or conferences with the Mayor of the Town with pay, and without requirement to make up said time; except that this provision for time off with pay shall not apply to more than three (3) members at one time.
- C. The Union President, Vice-President, Secretary, Treasurer, and one (1) Executive Board Member, who are on duty, shall be granted time off with pay to attend (a) all scheduled Local Union meetings, and (b) as delegates not to exceed four (4) in number: Rhode Island State Association of Fire Fighters Conventions (not to exceed two (2) days), I.A.F.F. National Conventions (not to exceed five (5) days), and State AFL-CIO Conventions (not to exceed two (2) days). The Fire Chief may deny such time off in case of emergency.
- D. The Union President shall be allowed time off for official Union business and negotiations or conferences with the Mayor and/or Fire Chief with pay and without being required to make up the time, and for all Union business generally.

ARTICLE 2

Section 1. Management Rights

A. The Town retains all rights and responsibilities granted by law to manage, control and direct the department, except as specifically abridged herein by the provisions



of this Agreement.

- В. The Town shall retain the right to issue rules, regulations and/or general orders covering the internal conduct and general personnel procedures of the department. However, to be effective, the Fire Chief must have first given the Union President, Vice President, and/or Treasurer at least forty-eight (48) hours' advance notice, exclusive of Saturdays and Sundays, of the promulgation of a rule, regulation and/or general order. Moreover, during the forty-eight (48) hour advance notice period, Union officials will be permitted to meet with the Mayor and/or the Fire Chief, who will make themselves available during such forty-eight (48) hour advance notice period, to discuss the changes that would result from implementation of the rule, regulation or general order for which notice is given. If agreement cannot be reached between the Union officials and the department officials, then the dispute will be subject to the grievance procedure up to, but excluding, the arbitration step, except in the event of a violation of the forty-eight (48) hour advance notice requirement or in the event that the proposed rule, regulation or general order violates a specific provision of this Agreement, in either of which events a resort to arbitration shall be permitted.
- C. Rules and Regulations. The Union shall be permitted to make suggestions regarding departmental rules and regulations and/or health and safety. Said suggestions shall be submitted in writing to the Fire Chief and a copy thereof transmitted to the Mayor. Such suggestions for rules and regulations and/or health and safety will be given due consideration and adopted if deemed advisable by the

Fire Chief and the Mayor.

ARTICLE 3

Section 1. Seniority

- A. Seniority of employees shall be computed in each rank from the date of original promotion to that rank. In the event that more than one employee presently on the payroll, or who shall go on subsequently, was hired or promoted on the same day, then seniority will be determined by the rank in which they finished in the schooling or the testing for the different positions. "Department seniority" is defined as an employee's total length of service in the department from his date of hire. "Rank seniority" is defined as an employee's total length of service in a rank from his date of promotion to that rank. The seniority list shall be submitted to the Union and updated as required.
- B. All present positions of the department shall be bid for by qualified employees except for the positions of Fire Marshal, Assistant Fire Marshal, Chief of Training and Safety, Chief of Emergency Medical Services, Mechanic, ² and Manpower.

The Fire Marshal position shall be filled by a promoted Fire Officer selected at the Fire Chief's discretion with consideration to rank seniority. The member filling this position shall be compensated at a rate one (1) rank above his sworn rank. However, the maximum allowable compensation rate shall be the Battalion Chief's rate.

² In accordance with Article 1, § 1(A), the position of Mechanic will not be a bargaining-unit position after its current holder, William Vota, no longer holds that position.



The Assistant Fire Marshal position shall be filled by a Fire Fighter or a promoted Fire Officer selected at the Fire Chief's discretion with consideration to department seniority. The member filling this position shall be compensated at a rate one (1) rank above his sworn rank. However, the maximum allowable compensation rate shall be the Battalion Chief's rate.

The Chief of Safety and Training position shall be filled by a promoted Fire Battalion Chief selected at the Fire Chief's discretion with consideration to rank seniority.

The Chief of Emergency Medical Services position shall be filled by a Rescue Battalion Chief.

The positions of Manpower pool shall be filled with firefighters or officers who possess the least amount of seniority and will be assigned to the respective platoons equally by the Fire Chief allowing those employees to select the available Manpower platoon positions by seniority. The positions of Manpower pool will only be available for selection once all present bid positions (other than Manpower positions) are filled.

Each employee remains in his respective group, piece of apparatus, or division until such time as a vacancy occurs of equal rank, in which case a notice shall be posted notifying all concerned parties of the date, time and place of the upcoming bid.

When an employee is awarded an assignment due to the bid, his previous position immediately becomes open and available for bid. These positions will be



filled by the same system during the same bidding session. However, if the member's previous position was Manpower pool, it will only be available for selection if all other present bid positions are filled.

In addition to the vacancy bid, an annual bid shall be held during the first week of December each year for voluntary bidding. These transfers would go into effect January 15.

When an employee is awarded an assignment due to the annual bid, he shall assume the work schedule for the new position without additional compensation or time off.

Within forty-eight (48) hours after a bidding session is complete, the Union shall give a written list of the necessary transfers to the Fire Chief, who shall in turn implement the transfers within fifteen (15) days.

Once all the bidding in any case is completed and the transfers have been made, the officer in charge of each truck shall rotate the fire fighter assigned to that piece to the different positions on that piece of apparatus, etc.

The assignment of Probationary Fire Fighters shall be left to the Fire Chief's discretion until such time as they become Fire Fighter 3rd Class. When an employee becomes Fire Fighter 3rd Class any available position he held would go up for bid.

Notwithstanding the provisions herein establishing a bid system under which employees may bid for positions, the Fire Chief shall have the discretion to transfer or assign an employee to a Manpower pool assignment where there is an



overriding reason or justification for the transfer or assignment. In any case where such transfer or assignment is challenged by an employee or the Union through the grievance and arbitration procedures, the burden of proof shall be on the Town to demonstrate an overriding reason or justification. The transfer or reassignment shall not be disturbed unless the Town's decision was arbitrary or capricious. Said transfer or reassignment shall be no longer than thirty (30) consecutive days to one member during one calendar year, unless the Town and Union agree otherwise.

ARTICLE 4

Section 1. Vacancies - Privates' Ranks

- A. All vacancies on the department shall be filled within sixty (60) days.
- B. Vacancies shall be filled by persons who shall begin at the rank of Probationary Fire Fighter.

Section 2. Temporary Service Out of Rank

- A. In the event that a Battalion Chief is absent and Manpower is available, the next senior Fire Officer by rank on that shift shall be detailed to that Battalion Chief's position.
- B. In the event that an Officer is absent and Manpower is available, the next senior qualified fire fighter assigned to that company shall be detailed to that Officer's position. The vacancy shall be filled in accordance with applicable paragraphs of E, F, or G of this section.
- C. Manpower shall be detailed on a day-to-day basis, filling Fire Fighter vacancies first, and Officer vacancies second.



- D. In the event it becomes necessary to call back an employee to fill a vacancy, it shall be done on a Battalion Chief for Battalion Chief, Officer for Officer, and Fire Fighter for Fire Fighter basis, utilizing a rotating system. Any procedures or updates to the rotating system shall be mutually agreed upon by the Town and the Union.
- E. Firefighters who are detailed and/or called back to serve out of rank as an officer, shall be paid Lieutenant's pay. Lieutenants or Captains who are detailed and/or called back to serve out of rank as a Battalion Chief shall be paid Battalion Chief's pay.
- F. For day-to-day vacancies occurring for the rank of Captain, the senior Lieutenant bid to the platoon in the division where the vacancy has occurred shall receive Captain's pay for the shift while remaining in his bid position. The Firefighter who is detailed and/or called back for the Captain's position vacancy shall receive Lieutenant's pay for the shift.
- G. For scheduled Captains' vacancies that are four (4) days or longer, the senior

 Lieutenant bid to the truck shall receive Captain's pay for the duration of the

 vacancy while remaining in his bid position. The firefighter detailed and/or called

 back to fill the scheduled Captain's vacancy shall receive lieutenant's pay for each
 shift worked.
- H. In any case where an employee serving out-of-rank contracts an illness or suffers an injury in the line of duty, he shall be entitled to all of the benefits provided for by R.I.G.L. § 45-19-1, including the pay at the rate he was receiving while serving



out-of-rank. In the event any employee so disabled is subsequently placed on a disability pension, his pension shall be based on the pay of the rank that he was replacing.

Section 3. Progression in Ranks: Eligibility for Promotion, Promotion and Testing Procedures

A. <u>Progression in Ranks</u>.

The following provision shall apply to all employees hired before January
 2018:

Upon hiring, an employee shall hold the rank of Probationary Fire Fighter. A Probationary Fire Fighter shall serve a twelve (12) month probationary period, during which time he shall serve at the discretion of the Fire Chief and can be terminated at any time for failure to properly perform the essential functions of a firefighter or for violations of the department's Code of Conduct. After successful completion of the probationary period a Probationary Firefighter shall be elevated to the rank of Fire Fighter 2nd Class. A Fire Fighter 2nd Class shall serve in that rank for twelve (12) months, after which he shall be elevated to the rank of Fire Fighter 1st Class. Elevation to the ranks of Fire Fighter 2nd Class and Fire Fighter 1st Class shall not require a promotional examination.

2. The following provision shall apply to all employees hired on or after January 1, 2018:

Upon hiring, an employee shall hold the rank of Probationary Fire Fighter.

Probationary Fire Fighters shall serve a twelve (12) month probationary period,

during which time they shall serve at the discretion of the Fire Chief and can be



terminated at any time for failure to properly perform the essential functions of a firefighter or for violations of the department's Code of Conduct. After successful completion of the probationary period Probationary Fire Fighters shall be elevated to the rank of Fire Fighter 3rd Class. Fire Fighters 3rd Class shall serve in that rank for twelve (12) months, after which they shall be elevated to the rank of Fire Fighter 2nd Class. Fire Fighters 2nd Class will serve in that rank for a period of twenty four (24) months after which they shall be elevated to the rank of Fire Fighter 1st Class. Elevation to the ranks of Fire Fighter 2nd Class and Fire Fighter 1st Class shall not require a promotional examination.

- 3. All promotions to the ranks of Fire Lieutenant, Rescue Lieutenant, Fire Captain, Rescue Captain, Fire Battalion Chief, Rescue Battalion Chief and Assistant Chief shall come from within the ranks of the department. The Town may select a Fire Chief from within the ranks of the department, but shall not be required to do so.
- B. <u>Eligibility</u>. To be eligible for testing and promotion to the ranks of Fire Lieutenant, Fire Captain, or Fire Battalion Chief, an employee must have completed the following years of service in lower rank:

Promotional Rank Sought	Service Eligibility Required	
Fire Lieutenant	Four (4) years of service.	
Fire Captain	One (1) year of service as a Fire Lieutenant and currently serving as a Fire Lieutenant.	
Fire Battalion Chief	One (1) year of service as a	



Fire Captain and currently serving as a Fire Captain.

Assistant Chief

One (1) year of service as a Battalion Chief and currently serving as a Battalion Chief.

To be eligible for testing and promotion to the rank of Rescue Lieutenant, Rescue Captain, and Rescue Battalion Chief an employee must have completed the following years of service in lower rank:

Promotional Rank Sought	Service Eligibility Required
Rescue Lieutenant	Four (4) years of service and EMT-C certified.
Rescue Captain	One (1) year of service as a Rescue Lieutenant and currently serving as a Rescue Lieutenant and EMT-C certified.
Rescue Battalion Chief	One (1) year of service as a Rescue Captain and currently serving as a Rescue Captain and EMT-C certified.

If a Rescue Officer transfers to the Fire Suppression Division, he shall hold the rank of Fire Fighter 1st Class.

Neither Daniel Usena, Jay Petrillo, Richard Renzi, nor Michael Sangermano shall be disqualified from promotion to Rescue Captain solely because, at the time of any such promotion, he is not then-currently serving as a Rescue Lieutenant. However, any further promotion must satisfy all applicable promotional requirements. Moreover, each is strongly encouraged to transfer to service as a Rescue Lieutenant prior to any promotion to Rescue Captain.



C. <u>Promotional and Testing Procedures</u>. Promotion to the ranks of Fire Lieutenant,
Rescue Lieutenant, Fire Captain, Rescue Captain, Fire Battalion Chief and Rescue
Battalion Chief shall be made from the top candidates on the appropriate active
promotional list. All promotional lists shall remain active for a period not longer
than two (2) years. The Town shall endeavor to maintain active promotional lists
for all ranks at all times.

The Union acknowledges and agrees that the position of Assistant Chief need not be filled and that if the Fire Chief decides to fill the position of Assistant Chief, then the Fire Chief shall appoint the Assistant Chief in his sole discretion from among those members currently serving as a Fire Battalion Chief and otherwise in accordance with Articles 3 & 4 of this Agreement. In making said discretionary appointment, the Fire Chief shall give due consideration to the rank seniority of those members holding the rank of Battalion Chief, provided however, that seniority shall not be a controlling determinant or criterion.

At least ninety (90) days prior to any promotional examination, the Fire Chief shall post a notice containing all necessary information relevant to the rank being tested for, including specific editions of the current testing materials, dates, times and service eligibility requirement. References to examination study materials are to the edition that is in existence as of the giving of the notice for the applicable promotional exam.

Written examinations shall be given to determine which candidates shall qualify for promotions. Examinations shall be based on one hundred (100) points.



Examinations shall contain one hundred (100) multiple choice questions and contain no less than twenty percent (20%) of the questions from each publication listed for the promotional rank sought, totaling one hundred percent (100%). All candidates that achieve seventy (70) points or more shall be placed on the appropriate promotional list by department seniority.

At the expiration of the two (2) year period (at which time a list is no longer active), candidates who were not promoted shall carry over their examination score to be included in a successor promotional list.

All written examinations shall be prepared by a qualified outside testing agency selected by the Town and agreed to by the Union. Examinations for each rank shall be ordered specifically for that rank. Use of the same examination more than once shall be prohibited.

The Town and the Union shall correct the candidates' examination at the testing site upon completion of the examination.

D. <u>Fire Suppression Division Examination Materials</u>

The examination materials for the Fire Suppression Division shall be:

The examination materials for the ranks of Fire Battalion Chief and Fire Captain shall be:

IFSTA COMPANY OFFICER (Current Edition)
DEPARTMENT OPERATIONS MANUAL (Current Edition)
FIRE OFFICER'S HANDBOOK OF TACTICS (Current Edition)

The examination materials for the rank of Fire Lieutenant shall be:

IFSTA ESSENTIALS (Current Edition)
IFSTA COMPANY OFFICER (Current Edition)
DEPARTMENT OPERATIONS MANUAL (Current Edition)



FIRE OFFICER'S HANDBOOK OF TACTICS (Current Edition)

E. <u>Rescue Division Examination Materials</u>

The examination materials for the Rescue Division shall be:

The examination materials for the ranks of Rescue Lieutenant, Rescue Captain, and Rescue Battalion Chief shall be:

R.I. PROTOCOLS HANDBOOK (Current Edition)
EMT-C Current Course Text in R.I. (excluding paramedic questions)
IFSTA COMPANY OFFICER
DEPARTMENT OPERATIONS MANUAL (Current Edition)

Section 4. Permanent Officer Vacancies

All permanent vacancies in the officers' ranks shall be filled by the Town within sixty (60) days from the appropriate promotional list which is active for the vacated rank.

ARTICLE 5

Section 1. Duties

A. The duties of the employees of the department shall consist of the prevention, control and extinguishing of fires, together with the necessary auxiliary administrative and service functions presently conducted by the department. Non fire-fighting duties shall be performed only with the consent of the Union President, Vice President, or member of the Executive Board. Daily station work of companies, such as cleaning of apparatus, equipment, maintenance of grass and lawns of the stations, and company quarters, shall be carried out according to the department's Rules and Regulations.



ARTICLE 6

Section 1. Hours

The regular work schedule for members of the fire-fighting units and rescue units shall be an average workweek of forty-two (42) hours; the work schedule to consist of a four (4) platoons working two (2) consecutive days of ten (10) hours each, followed by two (2) consecutive nights of fourteen (14) hours, followed by four (4) days off. The regular workweek for members of other divisions of the department shall be forty (40) hours per week, to be worked from 8:00 a.m. to 4:00 p.m. Monday through Friday. However, a schedule of four (4), ten (10) hour days shall be permitted for administrative positions provided it is mutually agreed upon by the Fire Chief and the Union President based upon current department conditions.

In the event that the overtime provisions of the Fair Labor Standards Act are made to apply to fire fighters, the Town or the Union may request that this Agreement be reopened for the sole purpose of renegotiating the work schedule provided for herein, upon written notice of thirty (30) days being given to the other party, and the said negotiating shall be subject to the Fire Fighters' Arbitration Act.

Section 2. Substitutions

A. Employees shall be permitted to substitute with members of equal rank within the department. These substitutions shall be on a Battalion Chief for Battalion Chief, Fire Officer for Fire Officer, Rescue Officer for Rescue Officer, and Firefighter for Firefighter basis. No substitutions shall be permitted when departmental emergency conditions exist. All requests for substitutions shall be e-mailed to and approved by the Battalion Chief. No substitution shall be arbitrarily denied



without just cause.

Section 3. Overtime

- A. All hours worked in excess of the scheduled workday or in excess of the scheduled workweek shall be compensated at an overtime rate of pay hereinafter set forth.
- B. The hourly rate of overtime pay shall equal one and one-half (1½) of the employee's rate, based upon his salary divided by the number of hours of his normal workweek.

Overtime will be paid in the pay period following the period in which the overtime was worked, but in no event later than thirty (30) days. In order for an employee to be entitled to overtime pay for a given hour, said employee must have worked fifteen (15) minutes or more of that hour. In the event that overtime worked is less than fifteen (15) minutes for a given hour, then there shall be no overtime compensation for that hour. An employee shall receive one (1) hour of overtime for each hour in excess of their scheduled workday or workweek that they work at least fifteen (15) minutes of. For example, if an employee works for two (2) hours and seven (7) minutes longer than their scheduled workday or workweek, then that employee would receive two (2) hours of overtime but if they worked two (2) hours and fifteen (15) minutes longer than their scheduled workday or workweek then that employee would receive three (3) hours of overtime.

C. Employees who are called back by the Fire Chief shall be compensated for at least four (4) hours at the overtime rate as set forth herein.



Section 4. Parades and Other Details

No employee shall be compelled to parade or attend any function, civic or otherwise, unless he shall be compensated for the same.

Section 5. Non-Civic Details

- A. In any case where an employee is assigned by the Town to a special duty of a private nature for an entity other than the Town, said employee shall be paid the detail pay hereinafter set forth by the Town, and the Town shall be reimbursed by the individual or organization for whom said employee performed the assigned service.
- B. All employees who are assigned a special duty of a private nature for an entity other than the Town shall be guaranteed at least a minimum of four (4) hours pay at the rate of time and one half (1½) the employees regular rate of pay.
- C. After working eight (8) hours on a non-civic private or special detail, all employees shall receive double time (2X) for each additional hour.
- D. Whenever an employee who has been assigned to a private or special detail is injured in the course of such detail, he shall be compensated by the Town for all medical and hospital expenses, etc. and the regular rate of pay is to be continued during the period of incapacity as provided by section 45-19-1 of the General Laws of the State of Rhode Island, 1956, as amended.



ARTICLE 7

Section 1. Vacations

All employees shall be entitled to a vacation in the calendar year in accordance with the following:

- A. All employees hired between January 1 and June 1 in any calendar year shall be entitled to five (5) working days' vacation during said calendar year;
- B. During the calendar year following the anniversary date in which they complete one (1) year service, and in each calendar year thereafter, fifteen (15) working days' vacation;
- C. During the calendar year and following the anniversary date in which they complete seven (7) years of service, and in each calendar year thereafter, twenty (20) working days' vacation;
- D. During the calendar year and following the anniversary date in which they complete twelve (12) years of service, and in each calendar year thereafter, twenty-five (25) working days' vacation.
- E. Department seniority shall apply in selecting vacations as in Article 3,Section 1.
- F. Administrative Staff working the five (5) day work week pursuant to

 Article 6, § 1 of this Agreement shall be charged eight tenths (.8) of a

 vacation day for each day used while working the five (5) day work week.
- G. Administrative Staff working the optional four (4) day work week pursuant,



to Article 6, § 1 of this Agreement shall be charged one (1) vacation day for each day used while working a four (4) day work week.

Section 2. Vacation Period

The vacation period in any calendar year shall run from January 1 to December 31. Once an employee selects his vacation, he shall not be allowed to cancel said vacation during the months of June, July, and August or Christmas week, Easter week, and Thanksgiving week. If, however, the above-mentioned dates have open vacation availability (i.e., NOT FULL) a member may cancel vacation days during those periods with thirty (30) days' notice.

Section 3. Vacation Requests

All vacation requests shall be submitted to the Fire Chief in the month of December and each employee shall have picked his vacation by the end of December. The completed vacation schedule shall be posted on or before January 15 of the calendar year in which all vacations are to take place.

Section 4. Vacation Schedule

A. In the event that an employee was unable to take his vacation because he was on an "injured on duty" or sick leave status, and he was unable to take his vacation during any other period during the remainder of the calendar year, he will be permitted to use his unused vacation in the next calendar year, or elect to be paid for his unused vacation days.

Section 5. Schedule Variation

A. If, in the judgment of the Fire Chief, the vacation schedule reduces the manpower available below the level of safe protection, or in the event adequate personnel are



not available, the Fire Chief may vary either schedule accordingly.

B. When the schedule is varied, it shall be varied on the basis of seniority.

Section 6. Special Vacations

Special vacations approved by the Fire Chief shall not reduce the number of regular vacations scheduled for the period in which the special vacation is taken. The special vacation shall be charged against the employee's vacation credits.

Section 7. Vacation Selection

- A. Vacations shall be chosen using the following system by Department Seniority:
 - 1. On First Selection, each member will choose two (2) weeks' vacation (if applicable);
 - 2. On Second Selection, each member will choose two (2) weeks' vacation (if applicable) or one (1) week (if applicable);
 - 3. On Third Selection, each member will choose the two (2) weeks' vacation (if applicable) or one (1) week (if applicable);
 - 4. On Fourth Selection, each member will choose the remaining days owed (if applicable). These days may be chosen at random or together.
- B. Single days or days equaling less than a work week, shall be chosen in the Fourth Selection in order to keep full weeks open until the full week selections are completed.
- C. The Fire Chief shall have the right to vary the schedule of any vacations under this section in case of emergency.





Section 8. Accumulated Vacation

- A. Employees hired before July 1, 1994:
 - May accumulate all unused vacation days but not more than twenty-five
 (25) days per calendar year.
 - 2. Shall be paid for all accumulated vacation days upon retirement, death prior to retirement, or termination of employment in good standing; or may have the option to retire at an early date with pay.
- B. Employees hired after July 1, 1994:
 - May accumulate a maximum combination of two hundred twenty-five
 (225) vacation and sick leave days.
 - 2. Shall be paid for up to a maximum of two hundred twenty-five (225) accumulated combined vacation and sick leave days, at the rate of fifty percent (50%) of current salary calculated on a daily basis, upon retirement, death prior to retirement, or termination of employment in good standing; or may have the option to retire at an early date with pay using up to two hundred twenty-five (225) accumulated combined vacation and sick leave days at fifty percent (50%) of current salary calculated on a daily basis.
- C. All accumulated vacation days shall be paid at a rate of 12 hours per day.





Section 9. Paid Holidays

The following holidays shall be paid holidays for all employees:

New Year's Day
Martin Luther King, Jr.'s Birthday
Presidents Day
Memorial Day
Independence Day
R.I. Independence Day
Columbus Day
Veterans Day
Thanksgiving Day
Christmas Day
Victory Day³
Labor Day
Employee's Birthday

Holiday pay shall be based on 12 hours and shall be paid to each employee over and above his weekly salary, and will be added to the member's salary for retirement purposes.

Any employee substituting at a higher rank shall be paid at such higher rank for any Holiday occurring during the period that said employee is serving at such higher rank.

ARTICLE 8

Section 1. Clothing Allowance

- A. The clothing allowance for employees shall be six hundred dollars (\$600.00) per year and shall be paid directly to the employees entitled thereto on or before September 1.
- B. Employees shall receive their clothing allowance when hired to be prorated as follows:

³ If Victory Day is abolished by the General Assembly as a holiday, then the second Monday in August shall be substituted as a holiday.



- 1. Employees hired during the months of July, August, and September shall receive the full annual clothing allowance.
- 2. Employees hired during the months of October, November, and December shall receive three-fourths (3/4) of the annual clothing allowance.
- 3. Employees hired during the months of January, February, and March shall receive one-half (½) of the annual clothing allowance.
- 4. Employees hired during the months of April, May, and June shall receive one-fourth (1/4) of the annual clothing allowance.
- C. The clothing allowance above set forth shall be for the replacement of clothing only. Any new issue or item of clothing or equipment prescribed by the department shall be furnished to employees at the Town's expense.
- D. The Town agrees to furnish all protective gear including a pair of NFPA compliant Vapor Barrier Gloves, Protective Hood, individual Scott Masks with Prescription Eyeglass Kit if required, and shall reissue, within ninety (90) days, similar protective gear when upon inspection such protective gear is destroyed or mutilated in the line of duty and upon surrender by the employee of said protective gear, work or dress uniform.
- E. All employees shall receive a clothing maintenance allowance of five hundred fifty dollars (\$550.00) per year paid directly to the employees entitled thereto on or before July 15 of each contract year.



ARTICLE 9

Section 1. Sick Leave, Amount of

- A. Sick leave shall be granted at the rate of ten (10) working days per year.

 Employees hired before July 1, 1994 may accumulate a maximum of two hundred twenty-five (225) unused sick leave days. Employees hired after July 1, 1994 may accumulate a maximum combination of two hundred twenty-five (225) sick leave and vacation days. Whenever an employee is out of work for more than three (3) consecutive days, the Town, acting through the Fire Chief, may require medical authentication of such illness. An employee may use the "Confidential Health Care Provider Certificate" form attached to this Agreement as Exhibit 1 and made a part hereof to be completed by the employee's health care provider.
- B. Days of absence due to injuries and/or illness contracted outside of the line of duty shall be subtracted from the employee's sick leave as hereinafter specified. Days of absence due to injuries contracted in the line of duty shall not be subtracted from the employee's days of sick leave hereinafter specified.
- C. For employees hired prior to July 1, 1994, unused accumulated sick leave days shall be paid upon retirement, death prior to retirement, or termination of employment in good standing; or the employee may have the option to retire at an early date with pay. Those employees electing early retirement shall receive full pay and benefits for that period and then be placed on retirement. Sick leave days for employees hired after July 1, 1994 may be accumulated in combination with unused vacation days to a combined maximum of two hundred twenty-five (225)



days. In the event that an employee hired after July 1, 1994 retires, dies prior to retirement or terminates his employment in good standing, his unused accumulated vacation and sick leave days, up to a maximum combination of two hundred twenty-five (225) days, shall be paid at the rate of fifty percent (50%) of his current salary calculated on a daily basis, or the employee may have the option to retire at an early date with pay using his two hundred twenty-five (225) days at a fifty percent (50%) value.

- D. Sick leave shall be paid in accordance with this section unless an employee is terminated for cause.
- E. In the event that an employee does not use any sick days during a calendar year, he shall receive an incentive of five (5) additional sick days credited towards his accumulative sick days.
- F. Employees have the option to take retirement at an early date and receive a check from the Town in a sum equal to the member's weekly pay until the member's accumulated sick leave days are exhausted. During this period of early retirement, members will not accrue any additional sick days or vacation days or receive any clothing allowance.
- G. All accrued sick days shall be paid at a rate of 12 hours per day.
- H. Administrative Staff working the optional four (4) day work week pursuant to Article 6, § 1 of this Agreement shall be charged one (1) sick day for each day used while working a four (4) day work week.
- I. Administrative Staff working the five (5) day work week pursuant to Article 6, §



1 of this Agreement shall be charged eight tenths (.8) of a sick day for each day used while working the five (5) day work week.

Section 2. Reasons for Sick Leave

Sick leave for employees shall be granted for the following defined reasons:

- A. Personal illness or physical incapacity to such an extent as to be rendered thereby unable to perform the duties of his present position or some other positions in the department.
- B. Attendance upon members of the family within the household of the employee whose illness requires the care of such employee for a period not to exceed five (5) working days. These days off shall be charged to the employee's sick days. Employees can be required to sign an affidavit stating that there is no possible way to make other arrangements.

Section 3. Additional Leave Not to be Deducted from Sick Leave

- A. In case of death of a parent, spouse, child, brother, sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, grandmother, grandfather, or of the employee's spouse's immediate family, each employee shall be entitled to leave of absence with pay from the day of notification of death, up to and including the day following the funeral. These days off will not exceed four (4) working days, will not be made up by the employee, and shall be treated as days worked for purposes of this Agreement.
- B. In the case of death of relatives other than as provided in paragraph A, such leave of absence with pay shall be for the day of the funeral. The employee shall not be



required to make up said time and the day will be counted as a day worked for the purposes of this Agreement.

Section 4. Sick Leave Report

All sick days that an employee has remaining during the calendar year shall be reported in writing to each employee upon request or by January 31 of each year.

Section 5. Personal Leave

The employees shall be allowed time off for important personal matters at the discretion of the Director of Public Safety or the Fire Chief; provided, however, that said request is received in writing by the Fire Chief at least twenty-four (24) hours prior to the time-off being requested, except in the case of emergency.

Section 6. Beneficiaries

The estate of an employee shall be paid all accumulated sick leave and vacation days upon the death of said employee. Payment shall be made to the duly authorized personal representative of the employee's estate.

Section 7. Personal Days

Pursuant to the parties' collective bargaining agreement that was effective from July 1, 2015 through June 30, 2018, employees were entitled to and were credited with four (4) personal days for calendar year 2018. As of, and including, the date that this collective bargaining agreement is signed, employees shall have a number of personal days equal to the number of personal days that remain undischarged from their allocation of four (4) personal days for 2018, that is, from zero (0) to four (4) personal days. Such personal days, if any, shall continue to be dischargeable by employees but must be so discharged, if at all, on or before December 31, 2018.

Thereafter, on January 1st of each calendar year during the term of this agreement all employees shall be entitled to and credited with four (4) personal days, which days must be discharged, if at all, by December 31st of the same calendar year in which the personal days were credited.

An employee must give two (2) days' advance notice of their planned discharge of a personal day.

No more than two (2) employees may discharge a personal day on the same shift at any time.

There shall be no carrying over of unused personal days from one calendar year to the next.

ARTICLE 10

Section 1. Longevity

- Upon completion of five (5) years of service measured from the date of
 employment, an employee shall receive an additional six and one-half percent
 (6.5%) of their gross salary for longevity.
- B. All employees who have been employed for eight (8) years measured from the date of employment by the Town shall receive, in addition to the percentage provided for in sub-section A of this Article, an additional three percent (3%) per annum of their gross pay for longevity.
- C. All employees who have been employed for fifteen (15) years measured from the date of employment by the Town shall receive, in addition to the percentages provided for in sub-sections A and B of this Article, an additional two percent





(2%) per annum of their gross pay for longevity.

- D. Effective January 1, 2019, all employees who have been employed for twenty (20) years measured from the date of employment by the Town shall receive, in addition to the percentages provided for in sub-sections A, B and C of this Article, an additional one percent (1%) per annum of their gross pay for longevity.
- E. Longevity payments shall be paid in a lump sum, by a check separate from the payroll check, and within thirty (30) days after an employee's anniversary date of hire. Retirement contributions on the overtime portion of longevity will not be deducted from said payment.

ARTICLE 11

Section 1. Injuries and Illness

Employees who are injured or who contract illness in the line of duty shall receive such benefits as are provided by the General Laws of the State of Rhode Island.

Upon the request of the Town, employees shall execute such authorizations as are required to permit the Town to obtain medical reports relating solely to the injury or illness incurred by an employee in the line of duty.

Section 2. Medical Care for Injuries or Illness in the Line of Duty

A. Those employees injured or who contract illness in the line of duty whose condition requires admittance to a hospital shall have the right to select a hospital in the State of Rhode Island and a physician from the staff of that hospital. The choice shall be made by the employee or if his condition prevents him from making his choice, his choice shall be made by his nearest relative who may be



available at the time; or in the case of an emergency, by a resident physician at the hospital. The physician so selected shall be the injured employee's private physician.

- B. In other cases of injury in the line of duty which do not require hospitalization, the employee shall have the right to a specialist of his own choice from the staff of a hospital in the State of Rhode Island for the initial treatment at the hospital in the State of Rhode Island and for subsequent treatment at the selected physician's office. However, the Town hereby reserves the right to have said employee examined by the Town physician to determine the severity of the injury or sickness and in the case of disagreement between the two physicians, a third physician selected by agreement of both parties shall be the determiner of the issue.
- C. In cases of a minor nature (minor lacerations, abrasions, contusions, etc.) the judgment of the treating physician shall be followed regarding the necessity of calling in a specialist.
- D. When the employee has suffered a minor injury, which does not require the care of a physician, in the line of duty and has been treated by a member of the rescue, report on the injury and treatment shall be made to the Fire Chief and become a part of the record of the department. Any subsequent worsening of the injury or of the immediate area of the injury shall entitle the individual to the benefits of this Article.
- E. The Town agrees to pay all expenses for inoculation or immunization shots for





members of any employee's family when such becomes necessary as a result of said employee's exposure to infectious disease when said employee has been exposed to said disease in the line of duty.

- F. The Town agrees that it will pay any and all medical expenses incurred by any fire fighter who has been placed on disability for a service-connected injury or injuries, or any recurrences of the injuries which caused his disability.
- G. In the event specialized treatment is required, the employee shall have the right to select any hospital within the radius of one hundred (100) miles of the State of Rhode Island and to select a physician on the staff of said hospital.

H. Presumption of Disability

For employees hired before July 1, 2015:

In any case where an employee who was hired before July 1, 2015 and who is covered by this Agreement is disabled from performing his regular duties as a fire fighter because of a heart condition, respiratory ailment (excluding the common cold, seasonal bronchitis, or seasonal respiratory infections), hypertension or from any condition derived from hypertension, or develops cancer, it shall be conclusively presumed that such disability is attributable to his employment as a member of the department, and he shall be entitled to all of the benefits provided for in section 45-19-1 of the General Laws of the State of Rhode Island, 1956, as amended, and none of said period of disability shall be deducted from his sick leave entitlement, nor from any other leave entitlement to which said employee may be entitled under any other terms or conditions of this Agreement.



For employees hired on or after July 1, 2015:

In any case where an employee who was hired on or after July 1, 2015, who is otherwise covered by this Agreement, and who has served as a department firefighter for at least five (5) years is disabled from performing his regular duties as a fire fighter because of a heart condition, respiratory ailment (excluding the common cold, seasonal bronchitis, or seasonal respiratory infections), hypertension or from any condition derived from hypertension, or develops cancer, it shall be conclusively presumed that such disability is attributable to his employment as a member of the department, and he shall be entitled to all of the benefits provided for in section 45-19-1 of the General Laws of the State of Rhode Island, 1956, as amended, and none of said period of disability shall be deducted from his sick leave entitlement, nor from any other leave entitlement to which said employee may be entitled under any other terms or conditions of this Agreement. For all employees:

The Town hereby reserves the right to have an employee examined by the Town physician to determine whether that employee suffers from a heart condition, respiratory ailment (excluding the common cold, seasonal bronchitis, or seasonal respiratory infections), hypertension or from any condition derived from hypertension, or has developed cancer. If there is a disagreement between the Town and an employee as to whether that employee suffers from a heart condition, respiratory ailment (excluding the common cold, seasonal bronchitis, or seasonal respiratory infections), hypertension or from any condition derived from

hypertension, or has developed cancer, then a third physician selected by agreement of both parties shall be the determiner of the issue.

Section 3. Injuries and Illness

Any employee who shall become wholly or partially incapacitated by reason of injuries received or sickness contracted in the performance of their duty, shall, during the incapacity receive full salary or wages and medical expenses from the Town pursuant to section 45-19-1 of the General Laws of the State of Rhode Island, 1956, as amended.

Any personnel who absent themselves from the job, due to sickness or injuries sustained or contracted in the performance of their duties including heart attack or heart condition, continuously for a period of at least eighteen (18) months shall then report to active duty within a period of thirty (30) days or submit medical verification that he is physically unfit for duty, and therefore unable to return to his regular duties. The employee must submit to medical examinations as required by the Town and the Retirement Board of the Municipal Employees' Retirement System Rhode Island, including, but not limited to a comprehensive examination and evaluation at the Lahey Clinic, Boston, Massachusetts. A provision for light-duty assignment may be made, if necessary, and is limited to a three (3) month period. The employee shall be placed on the Retirement List or report back to duty according to the medical evaluation.

Any personnel who have been away from their job for a period of eighteen (18) months, and who return to their normal duties and suffer a recurrence of the same sickness or injury that disabled them initially within a six (6) month period of their return shall be given one (1) additional thirty (30) day period to return to their regular duties or be placed on the Retirement List.



Any employee who upon being diagnosed by the Town or employee's physician as permanently disabled from the job due to sickness or injuries sustained or contracted in the performance of their duties, shall at any time as requested by the Town submit to medical examination to verify that based upon a reasonable degree of medical certainty he is permanently physically unfit for duty and therefore unable to return to his regular duties. The employee shall be placed on the retirement list.

Should the Retirement Board of the Municipal Employees' Retirement System of Rhode Island ("MERS") determine that the employee in question is ineligible for accidental disability retirement benefits after all internal MERS appeals have been exhausted, then that employee shall not be considered as disabled under this Agreement and shall either return to full duty or end their employment with the Town. Contrarily, if MERS determines that the employee in question is eligible for accidental disability retirement benefits, then that employee shall receive their MERS accidental disability retirement benefits in lieu of R.I.G.L. § 45-19-1 "salary or wage and benefits" from the Town.

However, if the employee might be eligible for ordinary disability retirement benefits and if the employee claims to have a disability listed in Article 11, § 2(H), then that employee must apply to MERS for ordinary disability retirement benefits. Should MERS determine that the employee in question is ineligible for ordinary disability retirement benefits after all internal MERS appeals have been exhausted, then that employee shall not be considered as disabled under this Agreement and shall either return to full duty or end their employment with the Town.

Contrarily, if MERS determines that the employee in question is eligible for ordinary disability retirement benefits, then that employee shall receive their MERS pension in lieu of R.I.G.L. § 45-





19-1 "salary or wage and benefits" from the Town and the Town will supplement any pension benefit to which that employee is entitled from MERS by paying that employee an amount of money calculated by subtracting the MERS pension benefit to which that employee is entitled from sixty-six and two-thirds percent (66 2/3%) of that employee's most recent yearly gross salary, longevity, and holiday pay. The Town shall pay this supplement in monthly increments for the life of that employee pursuant to R.I.G.L. § 45-19-19, as amended.

Finally, if an employee does not qualify for either accidental or ordinary disability retirement benefits from MERS but has a disability listed in Article 11, § 2(H), then that employee must apply for retirement on service allowance (if and once they otherwise qualify to do so) and if granted then that employee shall receive their MERS pension in lieu of R.I.G.L. § 45-19-1 "salary or wage and benefits" from the Town and the Town will supplement any pension benefit to which that employee is entitled from MERS by paying that employee an amount of money calculated by subtracting the MERS pension benefit to which that employee is entitled from sixty-six and two-thirds percent (66 2/3%) of that employee's most recent yearly gross salary, longevity, and holiday pay. The Town shall pay this supplement in monthly increments for the life of that employee pursuant to R.I.G.L. § 45-19-19, as amended.

Effective July 1, 1979

Employees on disability retirement shall be included in the existing contract group for the purposes of receiving retiree medical coverage and the Town shall furnish and entirely pay the full premium, subject to the limitations, in Article 16 Medical Coverage.

The provisions of this Agreement shall not apply to any employee injured or retired prior to July 1, 1979.



Section 4. Death Benefits

A. The Town shall provide and fully pay the premium for a seventy-five thousand dollar (\$75,000) life insurance policy for each active employee covered by this Agreement.

B. Funeral Expenses

The Town agrees to pay all funeral expenses of any employee killed in the line of duty.

ARTICLE 12

Section 1. Educational Benefits

The Town shall comply with all of its obligations under R.I.G.L. § 42-28.4-1 *et seq.* to include reimbursements for courses in fire science, nursing, and public administration degree programs; provided, however, that the Town's obligations shall be capped and shall not exceed sixty thousand dollars (\$60,000.00) in each fiscal year.

When possible, the Town shall be billed directly by the educational institution for all tuition, books, and supplies.

Any incentive pay awarded to a fire fighter pursuant to R.I.G.L. § 42-28.4-1 et seq. shall be distributed through the Town by checks separate from the bi-weekly check, and it is understood that taxes shall be deducted from this payment.

Employees proposing to utilize the educational benefits provided for in this article shall submit a request to do so within a reasonable time prior to the start of the proposed course pursuant to department policy.

In the event that tuition or books must be paid for by an employee, the Town will





reimburse the employee the whole sum that is due to that employee, provided that the qualifying course of instruction has been successfully completed, no later than thirty (30) days after the bill or bills are presented along with verification that the course was taken and that passing marks were received (college transcript, certificate, etc.).

ARTICLE 13

Section 1. Pensions

The Town agrees to accept and implement the most recently proposed benefit and contribution schedule for all employees covered by this contract in the Municipal Employees' Retirement System pursuant to section 45-21-2 of the General Laws of the State of Rhode Island, as amended. Only the employee's income derived from the Town's fire department annual salary, holiday pay and longevity pay shall be considered for retirement benefit contributions.

Effective June 30, 1990

All employees covered by this Agreement shall be allowed to retire after twenty (20) years of service as provided for by the Optional Retirement for Members of Police Force and Fire Fighters act (R.I.G.L. § 45-21.2-1 et seq.).

ARTICLE 14

Section 1. Retirement

- A. Proposed retirement system to remain in full force and effect. Retirement system will be changed upon mutual agreement of the parties.
- B. All members and beneficiaries of members who retire on or after July 1, 2015 after having completed twenty (20) or more years of service, shall, on the first day of January following their date of retirement receive a cost-of-living adjustment in an



amount equal to three (3%) percent of their original retirement allowance. In each succeeding year thereafter, in the month of January, their retirement allowance shall be increased an additional three (3%) percent of their original retirement allowance, not compounded. The Town shall pay the cost of this annual increase.

C. All members and beneficiaries of members who retire on or after July 1, 2015 with an accidental disability, a disability pursuant to Article 11, § 3 of this Agreement, or who elect an early retirement option pursuant to this Agreement, but who have not completed twenty (20) years of service as of the date of their retirement, shall, on the first day of January following the date of the employee's twentieth (20th) anniversary date, measured from their original date of hire with the Town, receive a cost-of-living adjustment in an amount equal to three (3%) percent of the original retirement allowance. In each succeeding year thereafter, in the month of January, the retirement allowance shall be increased an additional three (3%) percent of the original retirement allowance, not compounded. The Town shall pay the cost of this annual increase.

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Section 1. Salaries, July 1, 2018 through June 30, 2021

Effective January 1, 2019, salaries shall be raised by three percent (3%).

Effective January 1, 2020, salaries shall be raised by three-and-one-half percent (3.5%).

Effective January 1, 2021, salaries shall be raised by three-and-one-half percent (3.5%).

Battalion Chief:

7/1/2018	1/1/2019	1/1/2020	1/1/2021
\$68,142.11	\$70,186.37	\$72,642.89	\$75,185.39
Captain:			
7/1/2018	1/1/2019	1/1/2020	1/1/2021
\$62,716.60	\$64,598.10	\$66,859.03	\$69,199.10
Director of Commun	ications:		
7/1/2018	1/1/2019	1/1/2020	1/1/2021
\$57,773.94	\$59,507.16	\$61,589.91	\$63,745.56
Lieutenant:			
7/1/2018	1/1/2019	1/1/2020	1/1/2021
\$57,573.94	\$59,507.16	\$61,589.91	\$63,745.56
Fire Fighter 1 st Class	:		
7/1/2018	1/1/2019	1/1/2020	1/1/2021
\$53,107.69	\$54,700.92	\$56,615.45	\$58,596.99
Fire Fighter 2 nd Clas	s:		
7/1/2018	1/1/2019	1/1/2020	1/1/2021
\$46,803.18	\$48,207.27	\$49,894.52	\$51,640.83



Fire Fighter 3rd Class:

7/1/2018 1/1/2019 1/1/2020 1/1/2021 \$40,481.53 \$41,695.98 \$43,155.34 \$44,665.78

Probationary Fire Fighter:

7/1/2018 1/1/2019 1/1/2020 1/1/2021 \$40,481.53 \$41,695.98 \$43,155.34 \$44,665.78

Section 2. Salaries - E.M.T.I, E.M.T.C

- A. All personnel who are E.M.T.I. (or the new level of E.M.T.A. equivalent to E.M.T.I.), shall receive the sum of an additional ten dollars (\$10.00) bi-weekly, and employees who are E.M.T.C. shall receive the sum of an additional fifty dollars (\$50.00) bi-weekly added to their bi-weekly salary.
- B. All personnel bid to a rescue vehicle will be compensated an additional fifty dollars (\$50.00) bi-weekly.

ARTICLE 16

Section 1. Health Insurance

The Town agrees to provide health insurance for all employees covered by this Agreement under the following conditions:

- A. The Town shall provide a healthcare plan with a benefit level, service level, and network level no less than those in existence prior to the execution of this Agreement and as summarized in the "2000/4000 Deductible Plan" benefit summary attached as Exhibit 2.
- B. Employees shall select either family coverage or individual coverage.
- C. The healthcare plan for all active members of the department shall be a high-



deductible health plan with a Health Savings Account ("HSA") having a yearly deductible of four thousand dollars (\$4,000.00) for family coverage and two thousand dollars (\$2,000.00) for individual coverage, these deductibles shall be paid by the member.

- D. Each department member shall be issued a healthcare identification card for each family member and two prepaid HSA credit/debit cards ("HSA card"). The initial HSA cards shall be provided at no cost to the member but any charges for additional cards or replacements shall be paid for by the member.
- E. The Town agrees to advance on July 1st of each year to each member's HSA card either four thousand dollars (\$4,000) or two thousand dollars (\$2,000), as is appropriate for the type of coverage selected by the member. Each member shall then utilize their HSA card to pay for qualified medical expenses at points of service to satisfy their deductible.
- F. Department members shall reimburse the Town for its advancement of money toward their annual deductible. The amounts to be reimbursed are four thousand dollars (\$4,000) for family coverage or two thousand dollars (\$2,000) for individual coverage. These reimbursements shall be accomplished through biweekly payroll deductions. Each member's deduction shall be calculated by dividing the amount advanced by the Town on that member's behalf for a given year by the number of pay periods in that year. Through December 31 2018, the amounts to be withheld are \$134.61/pay period for family coverage (totaling \$3,499.86 over the course of a plan year) and \$67.31/pay period for individual





coverage (totaling \$1,750.06 over the course of a plan year). Effective January 1, 2019, the amounts to be withheld are \$153.85/pay period for family coverage (totaling \$4,000.10 over the course of a plan year) and \$76.93/pay period for individual coverage (totaling \$2,000.18 over the course of a plan year). These payroll deductions shall be withheld on a pre-tax basis.

- G. A third-party company will administer the HSA card for department members.
 Any and all costs associated with the administration of HSA cards shall be borne by the Town.
- H. There shall be no premium co-share of the above-referenced HSA plan to be contributed by the member toward the cost of the HSA plan. The only cost to the members for the HSA plan shall be the aforementioned deductibles.
- I. In the event an employee elects not to be furnished with the Town's health insurance plan pursuant to this section, the Town will pay that employee five hundred dollars (\$500.00) on the first pay day following January 1st of each year.
- J. When an employee separates from employment, whether by retirement, death, or otherwise, having an unpaid HSA reimbursement balance owed to the Town, then the entire amount of that employee's unpaid HSA reimbursement balance becomes due and payable to the Town upon that employee's separation. To recover the unpaid HSA reimbursement balance owed from an employee, the Town may deduct the full amount owed from that employee's unpaid wages after other regular deductions have been made. For this purpose, these deductions shall be considered as authorized by R.I.G.L. § 28-14-10(a). If wage deductions are





inadequate to cover the employee's unpaid HSA reimbursement balance, then the Town may recover such amount by deducting amounts as are appropriate from the employee's sick leave balance, vacation balance, clothing allowance, clothing-maintenance allowance, and/or longevity, all if any, and/or by bringing a legal action against the employee.

Section 2. Dental Insurance

Consistent with R.I.G.L. § 28-7-49, the Town agrees to assume the full cost of providing each employee with a dental plan with substantially equivalent benefits and network to those existing on the date of execution of this Agreement. A summary of benefits for said dental plan shall be appended hereto and incorporated herein. Additionally, a summary description of said dental plan shall be available through the Town's Personnel Department. In the event an employee elects not to be covered by the dental plan under this section, the Town will reimburse said employee the amount of one hundred and fifty dollars (\$150.00).

Section 3. Eyeglasses

In the event any form of corrective eyewear is damaged or lost during duty hours or in the line of duty, the Town shall replace such eyewear including the cost of any required eye examination.

Section 4. Retired Employees

Retired employees with less than 20 years of service may participate with retired employees with 20 years or more of service for the purpose of receiving group rates for the PPO plan. Retired employees with less than 20 years of service may participate with Town employees for the purpose of receiving group rates for Dental Plans.





Effective July 1, 1983, any employee retired (with 20 years or more service with the Town) shall be included in the group for purposes of medical coverage and the Town shall furnish and pay the full cost for the PPO plan that was in existence prior to the execution of this Agreement. The PPO plan shall contain in and out of network benefits. Unless contrary to R.I.G.L. § 28-7-49, the PPO plan's network shall not contain less than 90% participation by Rhode Island physicians and include benefit, service and network levels no lower than those in effect at the time of execution of this Agreement. Additionally a summary description of said PPO plan shall be appended hereto and incorporated herein. Additionally a summary description of said PPO plan shall be available through the Town's Personnel Department. In the event a retired employee shall be employed by a firm, person or corporation providing paid family plan medical benefits, the Town shall suspend such medical payments for that period of employment. Retired employees shall receive this benefit until eligible for federally funded health care (Medicare or equivalent).

ARTICLE 17

Section 1. Minimum Staffing, EMT and Locker Requirements

A. All in-service engine companies, ladder companies, and other fire-suppression companies shall be staffed with no less than three (3) fire fighters. All in-service rescue companies (emergency medical service companies) shall be staffed with no less than two (2) fire fighters.



⁴ Point-of-service employee co-payments include: \$10 for office visits to primary care physicians, urgent care centers, pediatric preventive services, preventive services, and routine eye exams; \$100 for emergency room care; and 20% co-payment (generic required) for prescription drugs, 100% coverage after 20% co-payment reaches an out-of-pocket maximum of \$300 per individual, \$600 per family in the aggregate per calendar year.

Whenever a fire suppression company's strength drops to two (2) members due to call management issues or a member's being relieved of duty due to injury, illness or family emergency, said company shall remain in service short-handed unless the remaining two (2) members are probationary or second-class firefighters. A back fill is required as soon as possible when a member is relieved of duty and will not be returning to work. If the vacancy is due to call management issues, not expected to last more than four (4) hours, then a back fill is not required.

The Town has no present intention of eliminating any existing in-service apparatuses during the term of this Agreement. However, should the Town add or eliminate any in-service apparatuses, the Town shall bargain with the Union over the effects of such changes on bargaining-unit members. If effects bargaining results in impasse on said issue, then said issue shall be subject to the Fire Fighters' Arbitration Act. Moreover, the addition or elimination of any apparatus, or any arbitration award relating thereto, shall not reduce the minimum platoon-level staffing detailed in the following paragraph.

There shall be a minimum of twenty (20) fire fighters, including a Battalion Chief and company officers, on duty at all times on each platoon. Administrative positions shall not be included in this minimum.

B. All employees who were hired after January 1, 1989 must be certified by the state as an EMT-B and must maintain their EMT-B certification as a condition of employment. Those members hired as EMT-C or required to obtain their EMT-C under prior Agreements must maintain their EMT-C as a condition of



employment. All employees hired after July 1, 2015 must obtain their EMT-C within two (2) years of appointment and maintain their EMT-C as a condition of employment. Employees that are hired without their EMT-C shall be granted time off from their regular duty to attend scheduled classes to obtain their EMT-C; however, they shall not be compensated for attending classes during off time. The department will also pay the course fee at the facility of the department's choice. Any employee who is required to attend classes after his normal work hours to maintain his EMT certification shall be compensated at his regular rate of pay for all of the time he attends such classes.

- C. The Town shall provide lockers for fire fighters.
- D. On July 1st of each year, the Town shall supply to the Union a Table of
 Organization, upon which shall be listed the numbers and ranks of all officers and
 fire fighters and the positions and divisions to which they are assigned.
- E. All employees must be certified and maintain their certification in cardiopulmonary resuscitation.
- F. There shall be an officer in charge at all times on each Ladder, Engine, Squad, and Rescue Truck.
- G. Each station shall have a House Captain assigned. Captains shall also be distributed on each platoon.
- H. All employees who are assigned to an administrative position:

Fire Prevention Division

Administrative Division

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Mechanic Division⁵

Training Division

Safety Division

Communications Division, or

any other applicable division, shall not be required to achieve or maintain their EMT Certification as a condition of employment. However, if for any reason an employee is removed or chooses to remove themselves from said division(s), the employee must acquire their EMT Certification, pursuant to Article 17, Section 1, Paragraph B.

- I. All engines, aerial ladder apparatus, and ground ladders, either in service or reserve, shall be tested by a reputable testing firm at least once annually and in accordance with the latest National Fire Protection Association Standard 1500 beginning with the 1992 Edition, and any motor vehicle laws of the State of Rhode Island.
- J. Employees of the Communications Division shall automatically fall into all relevant sections of this Agreement unless specifically referred to elsewhere.

There shall be a minimum of one (1) employee in the Communications

Division, one of which shall be the Director of Communications.

Communications Division callback or overtime shall only be worked by those employees assigned to the Communications Division.

⁵ In accordance with Article 1, § 1(A), the position of Mechanic will not be a bargaining-unit position after its current holder, William Vota, no longer holds that position.





Employees in the Communications Division shall not be eligible to work callback or overtime as a Fire Fighter.

Uniformed employees in the Communications Division cannot be utilized as working Fire Fighters when on duty.

K. Whenever out-of-town apparatus are relocated to stand by in any station, the Battalion Chief, in his discretion, may call back a fire fighter or officer as a fill-in to guide the out-of-town apparatus. These call backs shall be compensated in accordance with Article 6 of this Agreement.

ARTICLE 18

Child of a Fire Fighter Killed in the Line of Duty

The Fire Chief will prepare a regulation which will give preference for appointment to the fire department a child of any fire fighter who was killed in the line of duty, provided said child meets all physical and mental qualifications for appointment and passes any examination required of applicants.

ARTICLE 19

Section 1. Grievance Procedure

- A. A grievance shall mean a complaint by the Union or by the employee and the

 Union that there has been a violation, misinterpretation, or inequitable application

 of any of the provisions of this contract; or that a member of the Union has been

 treated unfairly or inequitable or discriminated against for any reason.
- B. Grievance shall be handled in the following manner: All grievances shall be submitted in writing on a special "Grievance Report" form, in duplicate, signed by



Step 1 A meeting shall be held between the aggrieved employee, the Fire Chief, and the Union President to resolve the grievance. The Fire Chief will arrange a meeting within three (3) working days from the time a grievance

the aggrieved employee and/or the Union President and filed with the Fire Chief.

is received and shall give the Union his answer in writing within two (2)

working days after such meeting. If the matter is not satisfactorily settled,

then;

Step 2 A meeting shall be held between the aggrieved employee, the Public Safety

Director, and a Grievance Committee consisting of not more than three (3)

members of the Union. The Public Safety Director will arrange a meeting

within ten (10) days after such meeting. If the matter is not satisfactorily

settled then the matter may be referred to binding arbitration.

C. A general grievance shall be specified as being a general grievance and shall be submitted in writing on the special "Grievance Report" form, in duplicate, signed by the President of the Union or his representative and filed with the Fire Chief. A general grievance shall be processed in the same manner as any other grievance.

Section 2. Arbitration

Within five (5) days from the expiration of the period set forth in the Section above, the Town and Union shall appoint an arbitrator to represent them and each shall notify the other of the name of the person so designated by it as its representative, who shall meet and appoint a third disinterested person, who shall act as Chairman of the Board of Arbitrators. In the even that two (2)





- representatives cannot agree upon a third disinterested person within five (5) days then they shall request the assignment of an Arbitrator by the American Arbitration Association. The parties, however, may agree on a single Arbitrator to be selected from a list submitted by the American Arbitration Association in accordance with its rules.
- A. In all cases involving a grievance which is submitted to the Arbitration Board, the individual or individuals shall be entitled to be represented by legal counsel of their own choosing.
- B. Any decision handed down by the majority of the Arbitration Board shall be final and binding upon the parties hereto.
- C. All costs and expenses of the impartial Arbitrator shall be equally shared by the parties hereto.

Section 1. Chain of Command

The chain of command shall be as follows:

Director of Public Safety
Assistant Director of Public Safety
Fire Chief
Assistant Chief
Battalion Chief
Captain (by seniority)

Lieutenant (by seniority)

Fire Fighter (by seniority)



Section 1. Standard Operating Procedure

The Fire Chief shall provide all employees with a copy of the Department Operations Manual (current edition).

This book shall include the following:

- 1. Uniform regulations.
- 2. Fire Ground Operational Procedure.
- 3. Technical terms, such as language.
- 4. Response procedures, Fire and Rescue.
- 5. Fire Alarm Procedure, Radio Communication, etc.
- 6. Description of duties according to rank.
- 7. All other applicable items not mentioned.

ARTICLE 22

Section 1. Severability

If any provision of this Agreement is declared to be unconstitutional by the Supreme

Court of the State of Rhode Island or by any Court of final jurisdiction, all other provisions of this

Agreement shall remain in full force and effect. The Town hereby agrees not to pass any

ordinances inconsistent with this Agreement.





Section 1. Term of Agreement

This contract shall be for the term beginning on July 1, 2018 and ending on June 30, 2021.

IN WITNESS WHEREOF, the parties hereto have executed this contract in duplicate original this 24 day of 406057, 2018.

WITNESS:

TOWN OF NORTH PROVIDENCE

Charles A. Lombardi, Mayor

LOCAL 2334 INTERNATIONAL ASSOCIATION OF FIREFIGHTERS AFL-CIO

y. Richard Forsa

John M. Laurie, President

DOC NO 00004363 BOOK 3265 Pa: 168 Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services (FIRE) Blue Cross & Blue Shield of Rhode Island: BlueSolutions HSA

Coverage Period: 07/01/2018 - 06/30/2019 Coverage for: See below Plan Type: PPO

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-639-2227 or (401) 459deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-639-2227 or share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium)</u> will be provided separately. The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan.</u> The SBC shows you how you and the <u>plan</u> would 5000 or TDD 711 or visit us at www.BCBSRI.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, TDD 711 to request a copy.

	The second secon	
Imnortant Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	work providers \$200 a family plan. F-Network providers 00 for a family plan.	 500 for an individual plan / Generally, you must pay all of the costs from providers up to the deductible amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Doesn't apply to preventive services.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this plan covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet deductible for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For In Network providers \$2000 for an individual plan / \$4000 for a family plan. For Out-of-Network providers \$12000 for an individual plan / \$24000 for a family plan.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family <u>out-of-pocket limit</u> must be met.
What is not included in	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-</u> pocket limit.
Will you pay less if you use a network provider?	Yes. See www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less it you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a specialist?	No	You can see the specialist you choose without a referral.

1 of 6

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All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

in May Néed (You will pay the least) e visit to treat an injury No Charge sit No Charge not apply not apply not apply not apply No Charge set (x-ray, blood work) No Charge ally low cost generic No Charge d brand name drugs referred brand name No Charge d brand name drugs not charge e.g., ambulatory surgery No Charge referred brand name No Charge e.g., ambulatory surgery No Charge regeon fees No Charge		おうむじょ 学者では終し込むして しつじゅうしょうじん ではある 付きが きしん しじゅうていしき	What You Will Pay	III Pay	
Primary care visit to treat an injury No Charge or illness Specialist visit No Charge: Specialist visit No Charge: Gare/screening/immunization not apply not apply No Charge Imaging (CT/PET scans, MRIs) No Charge Infer 1 generally low cost generic No Charge Tier 2 generally high cost generic No Charge and preferred brand name drugs Tier 3 non-preferred brand name drugs No Charge Tier 4 specialty prescription drugs No Charge Facility fee (e.g., ambulatory surgery No Charge center) Physician/surgeon fees No Charge Emergency room care No Charge Emergency medical transportation No Charge	Common Medical Event	Services You May Need	In Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
Specialist visit Preventive Care/screening/immunization Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs) Tier 1 generally low cost generic and preferred brand name drugs Tier 2 generally high cost generic and preferred brand name Arugs Tier 3 non-preferred brand name Arugs Tier 4 specialty prescription drugs Tier 4 specialty prescription drugs Facility fee (e.g., ambulatory surgery Center) Physician/surgeon fees Emergency room care Incenticate No Charge Emergency medical transportation No Charge		Primary care visit to treat an injury	No Charge	40% coinsurance	None
Preventive not apply care/screening/immunization not apply not apply bload work) No Charge langing (CT/PET scans, MRIs) No Charge Tier 1 generally low cost generic and preferred brand name drugs Tier 2 generally high cost generic and preferred brand name drugs Tier 3 non-preferred brand name drugs Tier 4 specialty prescription drugs No Charge center) Facility fee (e.g., ambulatory surgery No Charge center) Physician/surgeon fees No Charge Emergency room care No Charge Emergency room care No Charge Emergency medical transportation No Charge Emergency medical transportation No Charge		Specialist visit	No Charge	40% coinsurance	Chiropractic Services are limited to 12 visit(s) per year
Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs) Tier 1 generally low cost generic and preferred brand name drugs Tier 3 non-preferred brand name drugs Tier 4 specialty prescription drugs Tier 4 specialty prescription drugs Facility fee (e.g., ambulatory surgery Physician/surgeon fees Emergency room care Emergency medical transportation No Charge Emergency medical transportation No Charge	If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/immunization	No Charge; deductible does not apply	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. For additional details, please see your
Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs) Inaging (CT/PET scans, MRIs) Iter 1 generally low cost generic drugs Tier 2 generally high cost generic and preferred brand name drugs Tier 3 non-preferred brand name drugs Tier 3 non-preferred brand name drugs Tier 4 specialty prescription drugs Tier 4 specialty prescription drugs Facility fee (e.g., ambulatory surgery Center) Physician/surgeon fees In No Charge Emergency room care Emergency room care Emergency medical transportation No Charge Emergency medical transportation No Charge					www.BCBSRI.com/providers/policies
Imaging (CT/PET scans, MRIs) Tier 1 generally low cost generic drugs Tier 2 generally high cost generic and preferred brand name drugs Tier 3 non-preferred brand name drugs Tier 4 specialty prescription drugs Tier 4 specialty prescription drugs Facility fee (e.g., ambulatory surgery Physician/surgeon fees Emergency room care Emergency room care Emergency medical transportation No Charge Emergency medical transportation No Charge Emergency room care No Charge Emergency room care No Charge Emergency room care No Charge	en de service de la company de	Diagnostic test (x-ray: blood work)	No Charge	40% coinsurance	
Tier 1 generally low cost generic drugs Tier 2 generally high cost generic and preferred brand name drugs Tier 3 non-preferred brand name drugs Tier 4 specialty prescription drugs Facility fee (e.g., ambulatory surgery Center) Physician/surgeon fees Emergency room care Emergency medical transportation No Charge Emergency medical transportation No Charge	If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	40% coinsurance	certain services
Tier 2 generally high cost generic and preferred brand name drugs Tier 3 non-preferred brand name No Charge drugs Tier 4 specialty prescription drugs No Charge Facility fee (e.g., ambulatory surgery No Charge center) Physician/surgeon fees No Charge Emergency room care No Charge Emergency medical transportation No Charge Incent care	If you need drugs to	Tier 1 generally low cost generic drugs	No Charge	Not Covered	Preauthorization is recommended
Tier 3 non-preferred brand name No Charge drugs Tier 4 specialty prescription drugs No Charge Facility fee (e.g., ambulatory surgery No Charge center) Physician/surgeon fees No Charge Emergency room care No Charge Emergency medical transportation No Charge Innent care	treat your illness or condition	Tier 2 generally high cost generic and preferred brand name drugs	No Charge	Not Covered	
Tier 4 specialty prescription drugs No Charge Facility fee (e.g., ambulatory surgery No Charge center) Physician/surgeon fees No Charge Emergency room care No Charge Emergency medical transportation No Charge Innert care	More information about prescription drug	Tier 3 non-preferred brand name drugs	No Charge	Not Covered	San Carlotte
Facility fee (e.g., ambulatory surgery No Charge center) Physician/surgeon fees No Charge Emergency room care No Charge Emergency medical transportation No Charge Urnent care	www.BCBSRI.com.	Tier 4 specialty prescription drugs	No Charge	50% coinsurance	
Physician/surgeon fees No Charge Emergency room care No Charge Emergency medical transportation No Charge Urnent care	If you have outpatient	Facility fee (e.g., ambulatory surgery	No Charge	40% coinsurance	Preauthorization is recommended
Emergency room care No Charge Emergency medical transportation No Charge Unnent care	surgery	Physician/surgeon fees	No Charge	40% coinsurance	None
Emergency medical transportation No Charge No Charge	and the second statement of the second secon	Emergency room care	No Charge	No Charge	
Urgent care	If you need immediate	Emergency medical transportation	No Charge	No Charge	None
	medical attention	Urgent care	No Charge	No Charge	

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		What You Will Pay	III Pay	: 100 o
Common Medical Event	Services You May Need	In Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Ottler Important Information
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	40% coinsurance	45 day limit at an inpatient rehabilitation facility; Preauthorization is recommended
	Physician/surgeon fee	No Charge	40% coinsurance	None
If you need mental health, behavioral health, or substance	Outpatient services	No Charge/office visit No Charge for outpatient services	40% coinsurance/office visit 40% coinsurance for outpatient services	Preauthorization is recommended for certain services
abuse services	Inpatient services	No Charge	40% coinsurance	
e to principal de la principa de la	Office visits	No Charge	40% coinsurance	Depending on the type of services,
	Childbirth/delivery professional	No Charge	40% coinsurance	
If you are pregnant	Childbirth/delivery facility services	No Charge	40% coinsurance	described elsewnere in the SEC (i.e. ultrasound). Preauthorization is recommended.
and the substitution of th	Lomo hoolth cara	No Charge	40% coinsurance	None
	Rehabilitation services	No Charge	40% coinsurance	Includes Physical, Occupational and Speech Therapy, limited to 30 visits each (combined for in and out of
If you need help recovering or have	Habilitation services	No Charge	40% coinsurance	network); Services to treat autism spectrum disorder are not subject to visit limit.
omer special nealth needs	Skilled nursing care	No Charge	40% coinsurance	Custodial care is not covered; Preauthorization is recommended
	Durable medical equipment	No Charge	40% coinsurance	Preauthorization is recommended for certain services.
	Hospine servine	No Charge	40% coinsurance	None
	Children's eye exam	No Charge	40% coinsurance	Limited to one routine eye exam per year.
if your child needs	Ohldron's disease	Not Covered	Not Covered	None
dental of eye care	Children's deatal chack-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

	Acupuncture •	Dental check-up, child	•	Routine foot care unless to treat a systemic
•	Cosmetic surgery •	Glasses, child		condition
•	Dental care (Adult)	Long-term care	•	Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

	٠	States, Contact Customer Service for more information.	Private-duty nursing
Bariatric Surgery	Chiropractic care	Hearing aids	
•	•	•	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for us and those agencies is: the plan at 1-800-639-2227 or (401) 459-5000 or TDD 711, state insurance department at (401) 462-9520 or by email at HealthInsInquiry@ohic.ri.gov, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. or the Department of Health and available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace.</u> For more information about the <u>Marketplace,</u> visit Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be www.HealthCare.gov or call 1-800-318-2596. Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also contact: contact the plan at 1-800-639-2227 or (401) 459-5000 or TDD 711. You may also contact the Department of Labor's Employee Benefits Security your state insurance department at (401) 462-9520 or by email at HealthInsInquiry@ohic.ri.gov.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

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DOC NO 00004363 BOOK 3265 Ps: 173

Language Access Services:

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

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

如果需要中文的帮助,请拨打这个号码 1-800-639-2227.

-To see examples of how this plan might cover costs for a sample medical situation, see the next section. Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-800-639-2227.

5 of 6

About these Coverage Examples:



amounts (<u>deductibles, copayments</u> and coinsurance) and excluded services under the <u>plan. Use this information to compare the portion of</u> This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

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lavin	work	tal de
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Havin	etwork	spital de
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is Havin	i-network	iospital de
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g is Havin	in-network	hospital de
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Peg is Havin	nonths of in-network	hospital de
Peg is Havin	months of in-network	hospital de
Peg is Havin	months of in-network	hospital de
Peg is Havin	9 months of in-network	hospital de
Peg is Havin	(9 months of in-network pre-natal care and a	hospital de

a year of routine in-network care of a well-Managing Joe's type 2 Diabetes controlled condition)

(in-network emergency room visit and follow up Mia's Simple Fracture care)

\$2000	20	No Charge	No Charge
The plan's overall deductible	Specialist copayment	Hospital (facility) coinsurance	Other coinsurance

\$2000 No Charge No Charge Ma Hospital (facility) coinsurance The plan's overall deductible Specialist copayment Other coinsurance

\$2000 No Charge No Charge The plan's overall deductible Specialist copayment Other coinsurance

This EXAMPLE event includes services like:

This EXAMPLE event includes services like: Primary care physician office visits (including

Diagnostic tests (blood work) disease education) Prescription drugs

Diagnostic tests (ultrasounds and blood work)

Specialist visit (anesthesia)

Childbirth/Delivery Professional Services

Childbirth/Delivery Facility Services

Specialist office visits (*prenatal care*)

Durable medical equipment (glucose meter)

This EXAMPLE event includes services like: Emergency room care (including medical	Diagnostic test (<i>x-ray</i>) Diagnostic test (<i>x-ray</i>)	(/c	Total Example Cost \$1,900	In this example, Mia would pay:	Cost Sharing	Deductibles \$1,900	Copayments \$0	What isn't covered	Limits or exclusions \$0	The total Mia would pay is \$1,900.1

\$7,400

HID

DOC

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\$2,000

In this example, Joe would pay:

Total Example Cost

Cost Sharing

ಜ್ಞ \$

> ayments surance

actibles

\$2,030

total Joe would pay is

is or exclusions

\$30

What isn't covered

Tota Evample Cost	\$12.800
In this example. Peg would bay:	
Cost Sharing	
Deductibles	\$2,000
Copayments	0\$
Coinsurance	0\$
What isn't covered	
Limits or exclusions	\$60
The total Dog would having	\$2.060

Simple 1990		
<u>Jeductibles</u>	\$2,000	Dedu
Copayments	\$0	Cops
Coinsurance	\$0	Coin
What isn't covered		
imits or exclusions	\$60	Limit
The total Peg would pay is	\$2,060	The

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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CONFIDENTIAL HEALTH CARE PROVIDER CERTIFICATE

I,	, a health care provider duly licensed as a e of Health Care Provider)	
	, ,	
(Healt)	to practice in the State of, do hereby h Care Provider Licensure) (State Where Licensed)	
certif	y to a reasonable degree of medical probability that:	· ,
1.	I examined treated on (Check one or both) (Name of Patient/NPFD employee) (Date/Dates of Examination/Treatment)	
2	Theillnessinjuryconditionsymptoms which I (Check all that apply)	
	diagnosedtreateddid functionally impair	
	(Check one or both) (Name of Patient/NPFD employee)	
	from performing his/her regular duties and responsibilities as a	
	(Job Title or Position)	
	for the North Providence Fire Department from	
	(Beginning date of impairment) and continue through	
,	(Ending date of Impairment)	
3.	I further certify and confirm that I have been provided with sufficient information of the Regular tasks, duties, responsibilities and work schedule of:	
	(Name of Patient/NPFD employee)	
4.	is fit for full and unrestricted duty unless specifically no below:	ted
	(Name of Patient/NPFD employee)	
	(Carefully list any and all restrictions, impairments or other limitations)	
Name (of Health Care Provider:	
	(Print Full Name)	
Signati	ure of Health Care Provider: Date:	
PLEA	SE RETURN THIS FORM TO THE CHIEF OF THE NORTH PROVIDENCE FIRE DEPARTMENT AT 1967 MINES	7 A S
	SPRING AVENUE, NORTH PROVIDENCE, RHODE ISLAND 02904,	

OR BY FAXING TO 401-231-4867



Uniderskindtry Your Plan. YourBeneiksummary

FIRE (ACTIVE)

Group Number: 1429-0006

Delta Dental Premier®

Effective: 07/01/2018 - 06/30/2019

This is a summary of benefits. The information shown here is not a guarantee of payment. Refer to the Certificate of Coverage for the full plan terms. The Certificate includes any limitations or exclusions not seen here. For a complete listing of frequencies and limitations go to www.deltadentalri.com/content/exclusionsandlimitations. To be covered, services must be dentally necessary and appropriate as per our review guidelines.

(legns	
Pre-treatment Estimat Prior Authorization Re	선택 발생님께서의 사람이 되어 가는 것이다.
Deductible Applies	
Provisions	
Annual Maximum: \$1,20	0
Elective Orthodontic Life	etime Maximum:

Periodontal Maximum: \$400
Maximum Lifetime Cap: Unlimited

Individual Deductible: \$0 Family Deductible: \$0

Dependent Coverage - Dependent children are covered under these benefits up until the end of the year that they turn 19. Dependent children who are students over age 19 are covered as long as they stay in school or up until the end of the year that they turn age 23.

Procedure	Covered At	Frequency / Limitations
DIAGNOSTIC		
Oral exam	100%	Once per calendar year performed by a general dentist
Bitewing x-rays	100%	One set per calendar year
Complete x-ray series or panoramic film	100%	Once every 36 months
Single x-rays	100%	As required
PREMININE		
Cleaning	_100%	Twice per calendar year
Fluoride treatment	100%	For children under age 19 once per calendar year
Space maintainers	100%	Once every 60 months for lost deciduous (baby) teeth
RESTORATIVE		
Amalgam (silver) fillings	100%	Composite (white) fillings on front teeth only. For composite fillings on back teeth, the plan pays up to what would have been paid for an amalgam filling. Patient is responsible for the balance up to the dentist's charge.
© Crowns over natural teeth, build ups, posts and cores	100%	Replacement limited to once every 60 months
Recementing crowns or bridges	100%	Once every 60 months
ENDODONITIES		
Root canal therapy on permanent teeth	100%	One procedure per tooth per lifetime. Vital pulpotomy and apicoectomies also covered once per tooth per lifetime.

Continued on back

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Delta Dental of Rhode Island ■ 10 Charles Street ■ Providence, RI 02904 ■ 1.800.843.3582 ■ www.deltadentalri.co

Jeons:	
Pre-treatment Estir	
Prior Authorization Deductible Applies	
Beyond Benefits	

When you visit us at deltadentalri.com, you can access a wealth of important dental health information and manage your plan by:

- -Checking your benefits and claims
- -Reviewing your deductibles and maximums
- -Using our Find A Dentist tool to find a dentist in your area

Out-of-Network Coverage

You have the freedom to choose any dentist, but it is important to know that your out-ofpocket costs may be higher when you visit a dentist who does not participate in our network. Non-participating dentists have not agreed to accept the Delta Dental allowance as payment in full, so services from an out-ofnetwork dentist may cost you more. You may also have to pay the dentist at the time of service and file a claim yourself. In Rhode Island, nine out of 10 dentists participate with us. To find a participating dentist near you, use our Find A Dentist tool at www.deltadentalri.com.

#Procedure	Covered At	Frequency / Limitations
HERIODONATOS:		
PRoot planing and scaling	50%	Once per quadrant every 24 months
Osseous (bone) surgery	50%	Once per quadrant every 36 months (bone grafts are not covered)
Q Gingivectomies	50%	Once per site every 36 months
₽ Soft tissue grafts	50%	Once per site every 60 months
@Crown lengthening	50%	Once per site every 60 months
Periodontal maintenance following active therapy	50%	Two per year
SONNOGOHRADJEN		
Bridges and crowns over implants	50%	Replacement limited to once every 60 months
Partial and complete dentures	50%	Replacement limited to once every 60 months
Repairs to existing partial or complete dentures	100%	Once per calendar year
Rebasing or relining of partial or complete dentures	100%	Once every 60 months
PATRACTIONS AND ORAL SURGERY		
Extractions and other routine oral surgery when not covered by a patient's medical plan	100%	
ORTHODONALISS	# 9 00	
© Elective braces and related services	50%	For dependent children under the age of 19. Subject to a lifetime maximum. No pre-approval required.
ONHERSERWICES A TOPIC		
Palliative treatment (minor procedures necessary to relieve acute pain)	100%	Twice per calendar year
General anesthesia or intravenous (I.V.) sedation for certain complex surgical procedures	100%	

Note: This plan does not include a missing tooth clause. In addition, if covered, crowns, bridges, partials and complete dentures are paid when the permanent structure is inserted (seated) by the dentist. Member coverage must be active on the date that the permanent structure is inserted and payment is based on benefits available on that day — for example, if the member's annual maximum has been paid prior to the insertion of the permanent structure, the service will not be paid.

* Time limits on services (e.g. 6, 12, 24, 36, or 60 months) are figured to the exact day. Services are then covered the following day. For example, when a service is covered once every 12 months, if the service was done on July 1, it will not be covered again until the following year on July 2 or after.

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Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Blue Cross & Blue Shield of Rhode Island: HealthMate Coast to Coast Blue Cross & Blue Shield of Rhode Island: HealthMate Coast to Coast

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-639-2227 or (401) 459deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-639-2227 or TDD 711 to request a copy. share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium)</u> will be provided separately The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan.</u> The SBC shows you how you and the <u>plan</u> would 5000 or TDD 711 or visit us at www.BCBSRI.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment

Important Questions	Answers	Why this Matters
What is the overall deductible?	For Out-of-Network providers \$100 for an individual plan / \$300 for a family plan.	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Doesn't apply to services with a fixed dollar copay and prescription drugs.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other deductibles for specific services?	No	You don't have to meet deductible for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For In Network providers \$6350 for an individual plan / \$12700 for a family plan. For Out-of-Network providers \$6350 for an individual plan / \$12700 for a family plan. A separate prescription drug out-of-pocket of \$300 per individual / \$600 per family per calendar year. The \$300 / \$600 contributes to the \$6350 / \$12700 and prescription drug out-of-pocket maximum.	
What is not included in	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-gocket limit.</u>
Will you pay less if you use a network provider?	Yes. See www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

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Do you need a <u>referral</u> to see a <u>specialis</u>t? DOC NO 00004363 BOOK 3265 Pa: 179

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00004363 COC HO 120 drugs; Infertility drugs: 20% coinsurance; services you need are preventive. Then No charge for certain preventive drugs; Preauthorization is required for certain For additional details, please see your www.BCBSRI.com/providers/policies Preauthorization is recommended for preventive. Ask your provider if the Preauthorization is recommended check what your plan will pay for; deductible does not apply plan documents or visit certain services None 20% coinsurance; deductible \$10 copay plus 20% 20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance does not apply Not Covered Not Covered Not Covered coinsurance (Specialty pharmacy) (retail & mail order) (retail & mail order) (retail & mail order) 20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance No Charge No Charge No Charge No Charge No Charge Facility fee (e.g., ambulatory surgery Diagnostic test (x-ray, blood work) Tier 4 specialty prescription drugs Tier 2 generally high cost generic Tier 3 non-preferred brand name and preferred brand name drugs Tier 1 generally low cost generic Imaging (CT/PET scans, MRIs) care/screening/immunization Physician/surgeon fees Preventive center) drugs drugs



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Chiropractic Services are limited to 12

None

\$10 copay plus 20% coinsurance per visit

\$10 copay per visit

Primary care visit to treat an injury

or illness

Services You May Need

visit(s) per year; \$15 copay for allergy

Member liability for Out-of-Network is based on services received; You may

and dermatology office visits

\$10 copay plus 20% coinsurance per visit

\$10 copay per visit

Specialist visit

care provider's office

or clinic

If you visit a health

have to pay for services that aren't

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coverage is available at www.BCBSRI.com.

If you have outpatient

surgery

More information about

prescription drug

If you need drugs to treat your illness or

condition

If you have a test

		What	What You Will Pay	missions Exemions & Other
Common Medical Event	Services You May Need	In Network Provider	Out-of-Network Provider (No. will pay the most)	Important information
	Emergency room care	ay per vis	\$25 copay, deductible does not apply per visit	Emergency room: Copay waived if
If you need immediate	Emergency medical transportation	\$50 copay per trip	\$50 copay; deductible does not apply per trip	admitted; Urgent care: Applies to the visit only, If additional services are provided
medical attention	Urgent care	\$10 copay per urgent care center visit	\$10 copay plus 20% coinsurance per urgent care center visit	additional out of pockets costs would apply based on services received.
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	20% coinsurance	45 day limit at an inpatient rehabilitation facility; Preauthorization is recommended
stay	Physician/surgeon fee	No Charge	20% coinsurance	None
If you need mental		\$10 copay/office visit	\$10 copay plus 20% coinsurance/office visit	Presuthorization is recommended for
health, behavioral health, or substance	Outpatient services	No Charge for outpatient services	20% coinsurance for outpatient services	certain services
abuse services	Inpatient services	No Charge	20% coinsurance	
	Office visits	\$10 copay per visit	\$10 copay plus 20% coinsurance per visit	Depending on the type of services, coinsurance may apply. Maternity care
If you are pregnant	Childbirth/delivery professional	No Charge	20% coinsurance	scribed Ind).
	Childbirth/delivery facility services	No Charge	20% coinsurance	Preauthorization is recommended.
(中央の場合は、大学の大学のは、大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大	Home health care	No Charge	20% coinsurance	9
	Rehabilitation services	20% coinsurance	20% coinsurance	Includes Physical, Occupational and Residual Special Physical No Charae for services
ffyon need help	Habilitation services	20% coinsurance	20% coinsurance	Speedi Helapy, No charge of control of the to treat autism spectrum disorder.
recovering or have other special health	Skilled nursing care	No Charge	20% coinsurance	
needs	Durable medical equipment	20% coinsurance	20% coinsurance	for
	Hospice service	No Charge	20% coinsurance	Preauthorization is recommended
policies productivas productivas para de policies de la composiçõe de la c	Children's eye exam	\$10 copay per visit	\$10 copay plus 20% coinsurance per visit	Limited to one routine eye exam per year.
f your child needs	Children's glasses	Not Covered	Not Covered	None
delliai or eye care	Children's dental check-up	Not Covered	Not Covered	None

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" 0	Sanitas Valle Blan Canarally Does NOT Cover (Check voll nolicy or plan document for more information and a list of any other excluded services.)	ock vo	bur nolicy or plan document for more information	on and	a list of any other excluded services.)	
2	Selvices I out I fail Certefully Does for Const					
•	Acupuncture	•	Dental check-up, child	•	Routine foot care unless to treat a systemic	· · · · · · · · · · · · · · · · · · ·
•	Cosmetic surgery	•	Glasses, child		COMMITTEE	
•	Dental care (Adult)	•	Long-term care	•	Weignt loss programs	1

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)	Bariatric Surgery Routine eye care (Adult)	Chiropractic care Most coverage provided outside the United	States, Contact Customer Service for more • Hearing aids information.	• Private-duty nursing
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Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for us and those agencies is: the plan at 1-800-639-2227 or (401) 459-5000 or TDD 711, state insurance department at (401) 462-9520 or by email at HealthInsInquiry@ohic.ri.gov, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. or the Department of Health and available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be www.HealthCare.gov or call 1-800-318-2596.

provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also contact: contact the plan at 1-800-639-2227 or (401) 459-5000 or TDD 711. You may also contact the Department of Labor's Employee Benefits Security your state insurance department at (401) 462-9520 or by email at HealthInsInquiry@ohic.ri.gov.

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If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the Does this plan provide Minimum Essential Coverage? Yes. requirement that you have health coverage for that month.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace. Does this plan meet Minimum Value Standards? Yes.

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-To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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

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

Language Access Services:

Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-639-2227. 如果需要中文的帮助,请拨打这个号码 1-800-639-2227.

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About these Coverage Examples:



amounts (<u>deductibles, copayments</u> and coinsurance) and excluded services under the <u>plan. Use this information to compare the portion of</u> This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

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The plan's overall deductible	Specialist copayment	Mespital (facility) coinsurance No Char	Other coinsurance
The r	Spec	Hosp	Othe

Hospital (facility) coinsurance The plan's overall deductible Specialist copayment Other coinsurance \$10 \$10 0%

This EXAMPLE event includes services like: Other coinsurance \$10 No Charge 20%

\$0 \$10 No Charge 图 Hospital (facility) coinsurance The plan's overall deductible Specialist copayment

This EXAMPLE event includes services like:

Diagnostic tests (ultrasounds and blood work) Childbirth/Delivery Professional Services Specialist office visits (prenatal care) Childbirth/Delivery Facility Services Specialist visit (anesthesia)

This EXAMPLE event includes services like: Primary care physician office visits (including

Diagnostic tests (blood work) disease education)

Jurable medical equipment (glucose meter) Prescription drugs

\$7,400

ooc Book Emergency room care (including medical Rehabilitation services (physical therapy) Durable medical equipment (crutches) Diagnostic test (x-ray) supplies)

Total Example Cost	\$1,900
In this example. Mia would pay:	
Cost Sharing	in 4º
Deductibles	\$0 <u>.</u>
Copayments	\$100
Coinsurance	\$80
What isn't covered	3
Limits or exclusions	\$0
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in this example, Joe would pay:

Total Example Cost

Cost Sharing

Total Example Cost	\$12,800
in this example, Peg would pay:	
Cost Sharing	
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Copavments	\$0
	\$10
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Hinits or exclusions	09 \$
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Copayments) *	Copayments
	\$10	Coinsurance
What isn't covered		Wha
	\$60	Limits or exclusions
LILING OF GAGINGING		
The total Peg would pay is		Ine total Joe would
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校下		

The total Mia would pay is

\$1,290

total Joe would pay is

\$30

What isn't covered

\$1,200

\$60

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ুল্লভ The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.