

WORCESTER PUBLIC SCHOOLS



HELEN A. FRIEL, Ed.D.
ASSISTANT TO THE SUPERINTENDENT/
CLERK OF THE SCHOOL COMMITTEE

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TO: Ms. Boulais

FROM: Helen A. Friel

A handwritten signature in black ink, appearing to read "H. Friel".

DATE: June 26, 2018

At the School Committee Meeting that was held on Thursday, June 21, 2018, the following item was discussed:

It was move to ratify and approve the terms of the Memorandum of Agreement between the School Committee and the EAW, E.S.L. Tutors, signed June 21, 2018, for a collective bargaining agreement between the School Committee and the EAW, E.S.L Tutors, for the term of January 1, 2016 through August 31, 2017.

It was move to ratify and approve the terms of the Memorandum of Agreement between the School Committee and the EAW, E.S.L. Tutors, signed June 21, 2018, for a collective bargaining agreement between the School Committee and the EAW, E.S.L. Tutors, for the term of September 1, 2017 through August 31, 2020.

On a roll call of 7-0, the motion was approved.

Attached please find a copy of the fully executed Memorandum of Agreement.

If you have any questions, please feel free to contact this office.

HAF/cmm
Enc.

cc: Superintendent Binienda
Mr. Brophy

**Memorandum of Agreement
between
Worcester School Committee (the "School Committee" or "Committee")
and
Educational Association of Worcester for and on behalf of the E.S.L. Tutors (the
"Association")**

This Memorandum of Agreement sets forth the agreements of the parties for a new agreement, to supplement and supersede inconsistent terms of prior agreements in effect through December 31, 2015. This Memorandum shall not be binding until ratified by the School Committee and ratified by the membership of the Association. The ratified agreement shall be subject to funding in accordance with Mass. G.L. c. 150E. Thereafter, the parties shall endeavor to achieve a fully integrated collective bargaining agreement incorporating all changes contemplated by this agreement. Unless specifically modified herein, the terms and conditions of the agreement between the Parties covering the period from January 1, 2013 – December 31, 2015, as memorialized in the Memorandum of Agreement for that period, shall remain in effect with the following amendments:

1. **ARTICLE VI LEAVES OF ABSENCE. Paragraph A(1).** Effective with the start of the 2018/2019 school year:

Add the phrase "or Memorial Week for people of the Jewish faith" after "five (5) consecutive days..." in the first sentence.

Also, add "domestic partner", "step-mother", "step-father", "son-in-law", "daughter-in-law", "grandparents" and "grandchild" to the list of covered relationships eligible for the five days leave in the first sentence.

Revise fourth sentence to read: "Such five (5) consecutive days include vacation periods."

Revise fifth sentence to read: "Saturdays, Sundays and Holidays are specifically excluded and shall not be counted."

2. **ARTICLE VI LEAVES OF ABSENCE. Paragraph A(5).** Effective with the start of the 2018/2019 school year, replace this paragraph with the following language:

"(a) Three days personal leave without loss of pay for personal reasons without the requirement to submit any reason shall be granted. Personal reasons shall include but not be limited to the following:

1. Emergency, serious illness or injury in the family
2. Attendance at graduations, ordinations, weddings, confirmations or funerals of close friends requiring a full day's attendance.

(b) In the event of the personal day being immediately prior to and/or following a holiday or vacation period, a request with reason will be offered to the principal or supervisor. Personal reasons shall be limited to the following:

1. Emergency, serious illness or injury to the employee or in the family of the employee.
2. Attendance at graduations, ordinations, weddings, confirmations or funerals of close friends requiring a full day's attendance.

The principal or supervisor shall not unreasonably withhold the personal day as outlined in b. Abuse of the provisions of these paragraphs shall be cause for disciplinary actions."

3. **ARTICLE VII WORK YEAR AND HOURS. Paragraph D.** Effective with the start of the 2018/2019 school year, change "eight (8)" to "twelve (12)".

4. **ARTICLE VII WORK YEAR AND HOURS. Paragraph E.** Replace first paragraph with the following language : "Effective with the start of the 2018/2019 school year, Tutors shall be required to attend a total of six hours of meeting time per school year, which shall include the first faculty meeting in September. The schedule for the remaining meetings following the first faculty meeting in September shall be developed and shared with the Tutors by September 30th of each school year. The Principal or other Administrator shall have flexibility as to the duration of each meeting up to a maximum of ninety (90) minutes and subject to the aggregate limit of six (6) hours per year. The meetings will be held after the E.S.L. Tutors complete their regularly scheduled work day. The purpose of such meetings, in addition to traditional uses of such meetings, may include providing in-service training to the Tutors on issues relating to policies, procedures and curriculum. Compensation for these six hours of meetings shall be at the Tutor's applicable hourly rate."

Also, effective with the start of the 2018/2019 school year, in second paragraph, second line, delete "(unpaid)" and revise last sentence to read: "Tutors will be paid for this orientation and training at their regular hourly rate."

5. **ARTICLE VIII GENERAL. Paragraph J.** Include language to reflect that the Union agrees the City can make the following changes in the City's Health Insurance without any further bargaining by the City or the School Dept., with the Union, as follows:

- (a) Health insurance deductibles for all plans to be increased from \$250/\$750 to a maximum not to exceed \$500/\$1,000 effective July 1, 2018.
- (b) Effective July 1, 2018, or as soon as practicable thereafter, prescription drug co-pays and coverage changes for all plans as follows:

- (i) To increase the 2nd tier of prescription co-pays from \$25 to \$30;
 - (ii) To increase the 3rd tier of prescription co-pays from \$45 to \$60;
 - (iii) To require mandatory mail order refills on all maintenance prescriptions.
- (c) Effective July 1, 2018, or as soon as practicable thereafter, increase the co-pays for PCP office visits for all tiers by \$5.00.
- (d) Effective July 1, 2018, or as soon as practicable thereafter, increase the co-pays for specialist office visits up to a maximum not to exceed \$50.00.
- (e) Effective July 1, 2018, or as soon as practicable thereafter, increase the ER copay to \$150.00 per visit.
- (f) Effective July 1, 2018, or as soon as practicable thereafter, increase the Inpatient Hospital Copay to a maximum not to exceed \$1,000.00 for each plan.
- (g) Effective July 1, 2018, or as soon as practicable thereafter, increase the Outpatient Hospital Copay to a maximum of \$750.00 for each plan.

The Union further agrees that the City Health Insurance Authority shall be authorized to take such other action as may be necessary to carry out the above changes.

See attached Health Plans Benefit Summary for information purposes (i.e. New Plan – New Settled Benefit Summary – [C]).

6. **ARTICLE X SALARY and SALARY SCALES.** The Parties have agreed to the following increases to all steps on the salary scales:
- a. Two Percent (2%) effective retroactive to September 1, 2016;
 - b. Two Percent (2%) effective retroactive to the first day of the 2017/2018 school year;
 - c. Two Percent (2%) effective on first day of 2018/2019 school year; and
 - d. Two Percent (2%) effective on first day of 2019/2020 school year.
7. **ARTICLE XI EVALUATIONS.** Replace Attachment B with newly agreed Evaluation Instrument and related documents, attached hereto.

8. **ARTICLE XIII DURATION OF AGREEMENT.** This composite contemplates the parties entering into two collective bargaining agreements covering the period of January 1, 2016 through August 31, 2020. The first agreement shall be effective from January 1, 2016 through August 31, 2017. The second agreement shall be effective from September 1, 2017 through August 31, 2020.
9. **Integrated Contract Document.** The Parties agree that in the event of a ratification of this Memorandum of Agreement by all Parties, the Parties will cooperate in the preparation of a fully integrated collective bargaining agreement reflecting the changes contained in this Memorandum of Agreement.
10. This Agreement is subject to ratification by the Association and ratification and funding by the School Committee.

For the Association:

Mark Baranoff
Jayne Packard
Joanna Voziatzi
Carol A. Gibbons

Dated: 6/21/18

For the School Committee:

Molise
Marianne Biancheria
Dante Conzatti
John Monfredo
John Self
Brian A. O'Connell

Dated:

WORCESTER PUBLIC SCHOOLS

ESL TUTORS - Represented Employees

19.5 Hours Per Week		2.00%			
		1st Day		1st Day	
STEP		09/01/16	17/18 SY	18/19 SY	19/20 SY
1 yr		26.65	27.18	27.73	28.28
3 yrs		27.30	27.84	28.40	28.97
4 yrs		28.03	28.60	29.17	29.75
5 yrs		30.03	30.63	31.24	31.86

3rd Year Increment will be processed after completion of 2 years

E.S.L. Tutor Evaluation

Name: _____

Author: _____

School: _____

Date: _____

Complete E.S.L. Tutor evaluation rubric.

Rationale, evidence and feedback on areas of strength and opportunities for growth:

Signature of

Evaluator _____ Title _____ Date _____

Comments by Tutor:

Signature of Tutor _____ Date _____

Signature of the tutor indicates acknowledgement of this evaluation; it does not necessarily denote agreement with the contents of the evaluation.

Element	Exemplary	Proficient	Needs Improvement	Unsatisfactory
Meeting the Linguistic Needs of LEP Students Knowledge	<p>Demonstrates expertise of meeting the linguistic needs of LEP students and the pedagogy it requires by engaging all students in learning experiences that enable them to synthesize complex knowledge and skills. Is able to model this element.</p> <input type="checkbox"/>	<p>Demonstrates sound knowledge and understanding of meeting the needs of LEP students and the pedagogy it requires by consistently engaging students in learning experiences that enable them to acquire complex knowledge and skills.</p> <input type="checkbox"/>	<p>Demonstrates factual knowledge of meeting the linguistic needs of LEP students and the pedagogy it requires by sometimes engaging students in learning experiences around complex knowledge and skills.</p> <input type="checkbox"/>	<p>Demonstrates limited knowledge of meeting the needs of LEP students and/or its pedagogy; relies heavily on textbooks or resources for development of the factual content. Rarely engages students in learning experiences focused on complex knowledge or skills.</p> <input type="checkbox"/>
Facilitating the Development of Oral and Written English	<p>Demonstrates expert knowledge of the developmental levels of students and uses this knowledge to differentiate and expand learning experiences that enable all students to make significant progress toward the development of oral and written English. Is able to model this element.</p> <input type="checkbox"/>	<p>Demonstrates knowledge of the developmental levels of students and the different ways these students learn by providing differentiated learning experiences that enable all students to progress toward development of oral and written English.</p> <input type="checkbox"/>	<p>Demonstrates knowledge of the developmental levels of students but does not identify developmental levels and ways of learning among the students in the class and/or develops learning experiences that enable some, but not all, students to move toward the development of oral and written English.</p> <input type="checkbox"/>	<p>Demonstrates little or no knowledge of the developmental levels of students or differences in how students learn. Typically develops one learning experience for all students that does not enable most students to develop oral and written English.</p> <input type="checkbox"/>
Assess Student Progress	<p>Uses an integrated, comprehensive system of informal and formal assessments, including common interim assessments, to measure student learning, growth, and progress toward achieving state/local standards. Is able to model this element.</p> <input type="checkbox"/>	<p>Designs and administers a variety of informal and formal methods and assessments, including common interim assessments, to measure each student's learning, growth, and progress toward achieving state/local standards.</p> <input type="checkbox"/>	<p>May administer some informal and/or formal assessments to measure student learning but rarely measures student progress toward achieving state/local standards.</p> <input type="checkbox"/>	<p>Administers only the assessments required by the school and/or measures only point-in-time student achievement.</p> <input type="checkbox"/>

E.S.L. Tutor Evaluation Rubric

Element	Exemplary	Proficient	Needs Improvement	Unsatisfactory
Student Engagement	Consistently uses instructional practices that typically motivate and engage most students both during the lesson and during independent work. Is able to model this element. <input type="checkbox"/>	Consistently uses instructional practices that are likely to motivate and engage most students during the lesson. <input type="checkbox"/>	Uses instructional practices that motivate and engage some students but leave others uninvolved and/or passive participants. <input type="checkbox"/>	Uses instructional practices that leave most students uninvolved and/or passive participants. <input type="checkbox"/>
Meeting Diverse Needs	Uses a varied repertoire of practices to create structured opportunities for each student to meet or exceed state standards/local curriculum and behavioral expectations. Is able to model this element. <input type="checkbox"/>	Uses appropriate practices, including tiered instruction and scaffolds, to accommodate differences in learning styles, needs, interests, and levels of readiness, including those students with disabilities and English learners. <input type="checkbox"/>	May use some appropriate practices to accommodate differences, but fails to address an adequate range of differences. <input type="checkbox"/>	Uses limited and/or inappropriate practices to accommodate differences. <input type="checkbox"/>
Safe Learning Environment	Uses rituals, routines, and proactive responses that create and maintain a safe physical and intellectual environment where students take academic risks and play an active role-individually and collectively-in preventing behaviors that interfere with learning. Is able to model this element. <input type="checkbox"/>	Uses rituals, routines, and appropriate responses that create and maintain a safe physical and intellectual environment where students take academic risks and most behaviors that interfere with learning are prevented. <input type="checkbox"/>	May create and maintain a safe physical environment but inconsistently maintains rituals, routines, and responses needed to prevent and/or stop behaviors that interfere with all students' learning. <input type="checkbox"/>	Maintains a physical environment that is unsafe or does not support student learning Uses inappropriate or ineffective rituals, routines, and/or responses to reinforce positive behavior or respond to behaviors that interfere with students' learning. <input type="checkbox"/>

E.S.L. Tutor Evaluation Rubric

Element	Exemplary	Proficient	Needs Improvement	Unsatisfactory
Access to Knowledge Adaptations	<input type="checkbox"/> Individually and with colleagues, consistently adapts instruction, materials, and assessments to make challenging material accessible to all students, including English learners and students with disabilities. Is able to model this element.	<input type="checkbox"/> Consistently adapts instruction, materials, and assessments to make challenging material accessible to all students, including English learners and students with disabilities.	<input type="checkbox"/> Occasionally adapts instruction, materials, and assessments to make challenging materials accessible to all students.	<input type="checkbox"/> Rarely adapts instruction, materials and assessments to make challenging material accessible to all students.
Culturally Proficient Communication	<input type="checkbox"/> Always communicates respectfully with families and demonstrates understanding and appreciation of different families' home language, culture and values. Is able to model this element.	<input type="checkbox"/> Always communicates respectfully with families and demonstrates understanding of and sensitivity to different families' home language, culture, and values.	<input type="checkbox"/> May communicate respectfully and make efforts to take into account different families' home language, culture, and values, but does so inconsistently or does not demonstrate understanding and sensitivity to the differences.	<input type="checkbox"/> Makes few attempts to respond to different family cultural norms and/or responds inappropriately or disrespectfully.
Professional Collaboration	<input type="checkbox"/> Supports colleagues to collaborate. Is able to model this element.	<input type="checkbox"/> Consistently and effectively collaborates with colleagues.	<input type="checkbox"/> Does not consistently collaborate with colleagues.	<input type="checkbox"/> Rarely and/or ineffectively collaborates with colleagues.

E.S.L. Tutor Evaluation Rubric

Element	Exemplary	Proficient	Needs Improvement	Unsatisfactory
Judgment	<p>Demonstrates sound judgment and acts appropriately to protect student confidentiality, rights and safety. Is able to model this element.</p> <input type="checkbox"/>	<p>Demonstrates sound judgment reflecting integrity, honesty, fairness, and trustworthiness and protects student confidentiality appropriately.</p> <input type="checkbox"/>	<p>Sometimes demonstrates questionable judgment and/or inadvertently shares confidential information.</p> <input type="checkbox"/>	<p>Demonstrates poor judgment and/or discloses confidential student information inappropriately.</p> <input type="checkbox"/>
Reliability & Responsibility	<p>Consistently fulfills all professional responsibilities to high standards. Is able to model this element.</p> <input type="checkbox"/>	<p>Consistently fulfills professional responsibilities; is consistently punctual and reliable with paperwork, duties, and assignments; and is rarely late or absent from school.</p> <input type="checkbox"/>	<p>Occasionally misses or is late to assignments, completes work late, and/or makes errors in records.</p> <input type="checkbox"/>	<p>Frequently misses or is late to assignments, makes errors in records, and/or misses paperwork deadlines; frequently late or absent.</p> <input type="checkbox"/>

Health and Dental Insurance Rates (*)
Effective July 1, 2018

NEWLY SETTLED

[c]

	Monthly Premium	City Share %	Monthly City Share	Monthly Employee Share	Weekly Deduction	Bi-Weekly Deduction	Semi Monthly Deduction	COBRA RATES
BCBS Blue Care Elect Preferred (PPO) - For out of New England members only								
Individual	\$893.27	75%	\$669.95	\$223.32	\$51.53	\$103.07	\$111.66	\$911.14
Family	\$2,309.69	75%	\$1,732.27	\$577.42	\$133.25	\$266.50	\$288.71	\$2,355.88
BCBS Network Blue New England								
Individual	\$791.40	75%	\$593.55	\$197.85	\$45.66	\$91.32	\$98.93	\$807.23
Family	\$2,046.05	75%	\$1,534.54	\$511.51	\$118.04	\$236.08	\$255.76	\$2,086.97
City of Worcester - DIRECT - HMO								
Individual	\$542.89	75%	\$407.17	\$135.72	\$31.32	\$62.64	\$67.86	\$553.75
Family	\$1,363.80	75%	\$1,022.85	\$340.95	\$78.68	\$157.36	\$170.48	\$1,391.08
City of Worcester Advantage - HMO								
Individual	\$670.47	75%	\$502.85	\$167.62	\$38.68	\$77.36	\$83.81	\$683.88
Family	\$1,664.64	75%	\$1,248.48	\$416.16	\$96.04	\$192.07	\$208.08	\$1,697.93
City Advantage Qualified HDHP with HSA								
Individual	\$536.37	75%	\$402.28	\$134.09	\$30.94	\$61.89	\$67.05	\$547.10
Family	1331.71	75%	\$998.78	\$332.93	\$76.83	\$153.66	\$166.46	\$1,358.34
Altus Dental High Option								
Employee/Retiree	\$42.66	0%	0	\$42.66	\$9.84	\$19.69	\$21.33	\$43.51
Two Person	\$85.31	0%	0	\$85.31	\$19.69	\$39.37	\$42.66	\$87.02
Family	\$127.87	0%	0	\$127.87	\$29.51	\$59.02	\$63.94	\$130.43
Altus Dental Low Option								
Employee/Retiree	\$37.36	0%	0	\$37.36	\$8.62	\$17.24	\$18.68	\$38.11
Two Person	\$74.71	0%	0	\$74.71	\$17.24	\$34.48	\$37.36	\$76.20
Family	\$108.02	0%	0	\$108.02	\$24.93	\$49.86	\$54.01	\$110.18
<u>ONLY Retirees can have a 2-Person Dental Plan</u>								
UnitedHealthcare Vision								
Employee/Retiree	\$5.36	0%	0	\$5.36	\$1.24	\$2.47	\$2.68	\$5.47
Employ/Ret & Dependen	\$10.72	0%	0	\$10.72	\$2.47	\$4.95	\$5.36	\$10.93
Family	\$16.08	0%	0	\$16.08	\$3.71	\$7.42	\$8.04	\$16.40

(*Listed premiums, plan designs, and contribution rates are subject to changes due to Collective Bargaining or by the authority of the City Manager when applicable.)

THE FOLLOWING GROUPS ARE COVERED UNDER THIS PLAN:

SCHOOL NURSES (2)	BUS DRIVERS (3)	UNIT D TECHS (4)	COTAS (6)	BUS MONITORS (7)
SCHOOL NUTRITION (A)	WORCESTER CLERK'S (B)	DPW CLERKS (C)	PLUMBERS/STEAM (D)	FIREFIGHTERS (E)
EXEC MGMT (F)	WPOA DEPUTIES (FN)	SCHOOL ADMIN (G)	INSTRUC ASST (I)	TEACHERS (J)
NAGE (L)	CUSTODIANS (P)	WPS NON REP (Q)	52 WK ADMIN SEC (R)	LT SUBS (S)
EDUC SEC (T)	TEAMSTERS (W)	NON REP CITY (X)	ALL RETIREES & SURV SP	

**NEW PLAN – NEW SETTLED BENEFIT SUMMARY – [C]
JULY 1, 2018**

BENEFIT	CITY OF WORCESTER DIRECT	CITY OF WORCESTER ADVANTAGE		BCBS NETWORK BLUE NEW ENGLAND	BCBS BLUE CARE ELECT PREFERRED Those Residing out of New England only	
		Tier 1	Tier 2		In Network	Out of Network
Deductible	\$400 Ind/\$800 Fam	\$500 Ind/\$1,000 Fam		\$500 Ind/\$1,000 Fam	\$500 Ind/\$1,000 Fam	
Out of Pocket Maximum	\$5,000 Ind/\$10,000 Fam – Med \$2,000 Ind/\$4,000 Fam - Rx	\$5,000 Ind/\$10,000 Fam – Med \$2,000 Ind/\$4,000 Fam - Rx		\$5,000 Ind/\$10,000 Fam – Med \$2,000 Ind/\$4,000 Fam - Rx	\$5,000 Ind/\$10,000 Fam – Med \$2,000 Ind/\$4,000 Fam - Rx	
Wellness Visit	\$0	\$0		\$0	\$0	20% co-insurance after deductible
PCP Office Visit	\$20	\$20	\$25	T1: \$20 T2: \$30 T3: \$40	\$40	20 % co-insurance after deductible
Specialist Visit	\$35	\$40	\$50	\$50	\$50	20% co-insurance after deductible
Prescriptions	Retail = \$10/\$30/\$60 30-Day Supply **Mail-away = \$25/\$75/\$180 90-Day Supply	Retail = \$10/\$30/\$60 30-Day Supply **Mail-away = \$25/\$75/\$180 90-Day Supply		Retail = \$10/\$30/\$60 30-Day Supply **Mail-away = \$25/\$75/\$180 90-Day Supply	Retail = \$10/\$30/\$60 30-Day Supply **Mail-away = \$25/\$75/\$180 90-Day Supply	
Inpatient Hospital	\$275 after deductible	\$275 after deductible	\$750 after deductible	T1: \$275 T2: \$500 T3: \$1,000 after deductible	10% co-insurance after deductible	30% co-insurance after deductible
Outpatient Surgery	\$250 after deductible	\$250 after deductible	\$500 after deductible	Surgical day care facility – T1: \$250 T2: \$250 T3: \$750 Ambulatory surgical facility - \$250 after deductible	Office setting \$50 Ambulatory surgical facility \$500 per admits after deductible	20% co-insurance after deductible
Diagnostic Services Lab, X-ray, etc.	Covered in full after deductible	Covered in full after deductible		Covered in full after deductible	10% co-insurance after deductible	30% co-insurance after deductible
CT scans, MRIs, PET scans Hospital Setting	\$50 (non-hospital setting) or \$100 (hospital setting) for MRIs, PET, and CT scans after deductible	\$50 (non-hospital setting) or \$100 (hospital setting) for MRIs, PET, and CT scans after deductible		T1: \$100 T2: \$100 T3: \$500 after deductible	10% co-insurance after deductible	30% co-insurance after deductible
Short-term Rehab: Outpatient, OT, PT	\$20 co-pay 60 visits per plan year after deductible	\$25 co-pay 60 visits per plan year after deductible		\$50 co-pay 60 visits per CY	\$50 co-pay 100 visits per CY no deductible	20% co-insurance 100 visits per CY after deductible
Skilled Nursing	Covered in full Up to 100 days per plan year after deductible	Covered in full Up to 100 days per plan year after deductible		Covered in full Up to 100 days per CY	10% co-insurance Up to 100 days per CY after deductible	30% co-insurance Up to 100 days per CY after deductible
Chiropractor	\$20 co-pay 12 visits per plan year	\$25 co-pay 12 visits per plan year		\$50 co-pay	\$50 co-pay	20% co-insurance after deductible
Outpatient Mental Health	\$20 co-pay	\$20 co-pay		\$20 co-pay	\$40 co-pay	20% co-insurance after deductible
Durable Medical Equipment (wheelchairs, crutches, etc.)	20% co-insurance after deductible	20% co-insurance after deductible		20% co-insurance	20% co-insurance	40% co-insurance after deductible
ER Visit - Waived if Admitted	\$150	\$150		\$150	\$150	\$150
Ambulance	Covered in full if medically necessary or when ordered by a physician after deductible	Covered in full if medically necessary or when ordered by a physician after deductible		Covered in full if medically necessary or when ordered by a physician no deductible	Emergency: 10% co- insurance - no deductible. Medically necessary: 10% co-insurance after deductible	Emergency: 10% co- insurance - no deductible Medically necessary: 30% co-insurance after deductible
PREMIUM RATES Mo. Prem. Indiv/Fam	\$542.89 Ind/\$1,363.80 Fam	\$670.47 Ind/\$1,664.64 Fam		\$791.40 Ind/\$2,046.05 Fam	\$893.27 Ind/\$2,309.69 Fam	
Employee Weekly Cost	Ind: \$31.32 Fam: \$78.68	Ind: \$38.68 Fam: \$96.04		Ind: \$45.66 Fam: \$118.04	Ind: \$51.53 Fam: \$133.25	
Monthly Cost	Ind: \$135.72 Fam: \$340.95	Ind: \$167.62 Fam: \$416.16		Ind: \$197.85 Fam: \$511.51	Ind: \$223.32 Fam: \$577.42	

*This is a brief summary of some of the benefits offered. Additional details can be found in the complete plan descriptions.

**Mandatory mail-away for maintenance drugs, or 90-day at retail for maintenance drugs; however, only allowed at CVS pharmacies.