

COLLECTIVE BARGAINING AGREEMENT

BETWEEN

CITY OF MOUNT VERNON

AND

LOCAL UNION NO. 1983

INTERNATIONAL ASSOCIATION OF FIREFIGHTERS

CHIEF OFFICERS

JANUARY 1, 2013 THROUGH DECEMBER 31, 2015

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ARTICLE 1 - PREAMBLE

This agreement is entered into by and between the City of Mount Vernon, hereinafter referred to as the "City" and International Association of Firefighters Local 1983, hereinafter referred to as the "Union". It contains the entire agreement between the parties governing wages, hours and working conditions, which has been reached as the result of collective bargaining in accordance with R.C.W. 41.56, and shall be in effect for the period stated herein.

ARTICLE 2 - RECOGNITION OF BARGAINING UNIT

The City recognizes the Union as the exclusive collective bargaining representative for Battalion Chiefs and the Chief of Fire Prevention. Excluded: Fire Chief, Assistant Fire Chief of EMS and Operations, Regular Full-time Fire Fighters and Company Officers, Fire Department Administrative Assistant, Department Secretary, Civilian Fire Prevention Specialist and Fire Dispatchers.

ARTICLE 3 - UNION SECURITY

Section 3.1

All employees covered by this agreement shall decide within thirty-one (31) days after employment by the City or thirty-one (31) days after the signing of this agreement, whichever is first, if they will become members of the Union, and shall thereafter tender dues and initiation fees uniformly required as a condition of membership.

Section 3.2

Any employee excluding himself/herself as a member with the Union shall be required to submit a service charge to the Union equal to the amount required for the administration of this document.

Section 3.3

Any employee who was previously represented by the Union until he/she discontinued representation, either through promotion out of the ranks represented by the Union or through discontinued employment with the City, shall be required to pay all reinstatement fees according to the schedule determined by the Union executive Board according to Local 1983 by-laws. The City will forward all reinstatement fees through payroll deduction if requested by the employee as detailed in Article 5.

Section 3.4

Such employees who through the rights of non-association, based on bona fide religious tenets or teachings of a church or religious body of which such employee is a member, shall pay an amount equivalent to regular Union dues and initiation fee to a non-religious charity or to another charitable organization mutually agreed upon by the employee affected and the bargaining representative to which such employee would otherwise pay dues and initiation fee. The employee shall furnish written proof to the Union that such payment has been made. If the employee and the bargaining representative do not reach agreement on such matter, the Public Employment Relations Commission shall designate the charitable organization.

Section 3.5

The City will forward to the Union within five (5) working days from the date the offer is made, a copy of any conditional offer of employment made by the City to any prospective Battalion Chief or Chief of Fire Prevention. This copy shall include all stated terms of employment and salary quoted. The Union shall then have five (5) working days after receipt of the conditional offer of employment to verify the employment terms and salary rates quoted and will notify the City within this five (5) day period of any stated terms that are at variance with the terms of employment set forth in this contract.

ARTICLE 4 - NON DISCRIMINATION

There shall be no unlawful discrimination against any employee with respect to compensation, terms or conditions of employment, nor with respect to Union membership, because of race, color, religion, sexual orientation, national origin, age or sex. Any violation shall be construed as a breach of the agreement.

ARTICLE 5 - PAYROLL DEDUCTIONS

The City agrees to deduct semi-monthly dues and assessments from the pay of each and all Union members in an amount certified to be current by the Secretary-Treasurer of the local Union. Authorization for such deductions shall be in writing and shall remain in full force and effect during the term of this agreement. The total amount of deductions shall be remitted each month by the City to the Secretary-Treasurer of the Union.

ARTICLE 6 - UNION ACTIVITIES

Section 6.1

The City agrees that during working hours, on the City's premises (or within City boundaries), and without loss of pay, Union officials and elected representatives shall be allowed reasonable time to attend negotiating sessions with the City and to transmit communications as authorized by the Union to the City and other Union members. The City also agrees that during working hours and without loss of pay, Union members will be allowed reasonable time to attend Union meetings. Station response zone coverage by on-duty personnel shall be maintained during such activities by movement of personnel, or in the case of general meetings, by holding such meetings at a location to be no more than ten blocks distant from (beyond) the response zone boundaries of the assigned stations of attending on-duty personnel. Meetings may be held at Station 2 with prior permission from the Fire Chief.

Section 6.2

The City agrees to allow time off with pay for employees who are elected Union representatives and who are conducting business vital to the Union members, provided prior notification to the Fire Chief, or his/her designee, has been given and proper relief is available at no additional cost to the City (such as overtime). This will apply when a Union representative has the opportunity to attend the annual IAFF Washington State Presidents' Meeting, the spring seminar, the Washington State Convention, District meetings, National Convention and State Pension System meetings. Prior notification shall consist of:

1. Notification to the Fire Chief, or his/her designee, as to who will be attending and the dates they will be attending the events listed in the previous sentence by no later than December 1st of the calendar year preceding such events: and
2. Confirming the attendance to the Fire Chief, or his/her designee, at least 30 days prior to the event.
3. At no time will more than one Chief Officer be permitted time off with pay under the terms of this section to attend any of the above mentioned meetings.

Section 6.3

For the purpose of Sections 1 and 2, the Union agrees to forward to the City a list of the elected Union representatives and their terms.

ARTICLE 7 - MANAGEMENT RIGHTS

Section 7.1

Any and all rights concerned with the management and operation of the Fire Department are exclusively that of the City unless otherwise provided by the terms of this agreement.

Section 7.2

The City has the authority to adopt rules and regulations for the operation of the Fire Department and conduct of its employees, provided such rules and regulations are not in conflict with the provisions of this agreement, Civil Service rules, or applicable laws.

Section 7.3

The City has the right to discipline, temporarily lay off or discharge employees; assign work; evaluate personnel performance and determine duties of employees; schedule hours of work; determine the number of personnel to be assigned duty at any given time and perform all other functions not otherwise expressly limited by this Agreement, the provisions of Civil Service Rules, Fire Department Rules and Regulations, or applicable law.

Section 7.4

The Local recognizes that the Fire Department Management group shall consist of the Fire Chief, Assistant Chiefs, and Battalion Chiefs. It is the responsibility of the Management group for effective operation of the Fire Department as identified in this article. It is further recognized that the Fire Department Management group works closely together and that this results in frequent exchange and sharing of tasks between members of the Fire Department Management group. It is further recognized that the sharing of tasks and responsibilities is beneficial and that the Fire Department Management group will continue to operate in this manner. The Battalion Chiefs may make effective recommendations relating to discipline in accordance with the terms of this contract. Members of this bargaining unit may not represent the City in contract negotiations.

Section 7.5

A current version of the personnel evaluation program used to evaluate the Assistant Chief of Fire Prevention will be used to evaluate the performance of personnel in this bargaining unit unless otherwise agreed to by the City and the Union.

ARTICLE 8 - PREVAILING RIGHTS

All existing rights, privileges and working conditions held by employees which are not specifically addressed in this Agreement shall continue in full force and effect unless changed by mutual consent between the City and the Union.

ARTICLE 9 - PHYSICALS

All new employees, including those rehired, shall have prior to their employment, a physical examination as set forth by R.C.W. 41.26.045. Task based fitness standards shall be developed and implemented jointly by the Union and the City that meet the requirements of the Respiratory Protection Standards.

ARTICLE 10 – WAGES, LONGEVITY AND EDUCATION INCENTIVE

Section 10.1

The wage schedule, the longevity schedule, and the education incentive schedule for employees covered by this Agreement is contained in Appendices A, B, and C, which are hereby incorporated by reference into this agreement.

Section 10.2

The City will maintain the BC wage at a minimum of 135% above top step firefighter if the firefighters bargaining unit moves to the 49 hour work week or 137% above top step firefighter if the firefighters bargaining unit stays on the 48 hour work week. For 2014 and 2015 this wage differential includes 1% for the deferred compensation match referred to in Appendix B.

ARTICLE 11 - DRUG & ALCOHOL TESTING POLICY AND PROCEDURES

The procedures outlined in this document for drug and alcohol testing shall be part of the current labor agreement between the City and the Union, and be covered by all applicable articles within that Agreement.

Section 11.1

Policy: The City and the Union recognize that drug use by employees would be a threat to the public welfare and the safety of department personnel. It is the goal of this policy to eliminate or absolve illegal drug usage through education and rehabilitation of the affected personnel. The use of alcoholic beverages or unauthorized drugs shall not be permitted at the City's work sites and/or while an employee is on duty.

Section 11.2

Informing Employees about Drug and Alcohol Testing: All employees shall be fully informed of the City's drug and alcohol testing policy. Employees will be provided with information concerning the impact of the use of alcohol and drugs on job performance. In addition, the City shall inform the employees on how the tests are conducted, what the test can determine and the consequence of testing positive for drug use. All newly hired employees will be provided with this information on their initial date of hire. No employee shall be tested before this information is provided to him. Employees

who voluntarily come forward and ask for assistance to deal with the drug or alcohol problem shall not be disciplined by the City. No disciplinary action will be taken against an employee unless he/she refuses the opportunity for rehabilitation, fails to complete a rehabilitation program successfully, or again test positive for drugs within the time allowances referenced in section 14 of this Article.

Section 11.3

Employee Testing: Employees shall not be subjected to random medical testing involving urine or blood analysis or other similar or related tests for the purpose of discovering possible drug or alcohol abuse. If, however, objective evidence exists establishing probable cause to believe an employee's work performance is impaired due to drug or alcohol abuse, the City will require the employee to undergo a medical test consistent with the conditions set forth in this Article.

Subsection 11.3.1

An employee required to undergo such a test shall first be presented with the objective evidence establishing probable cause. The City will make every effort during both the investigative process and the testing process to maintain complete confidentiality.

Subsection 11.3.2

Any employee may present objective evidence to either their supervisor or directly to the Chief. Objective evidence shall be considered to be presenting signs and symptoms of drug and/or alcohol abuse as listed within the Washington Cities Insurance Program's educational training on drug and alcohol abuse.

Section 11.4

Employee Training: All supervisory employees will receive training in the form of the Washington Cities Insurance Programs educational training on drug and alcohol abuse. All employees shall receive training in the recognition of the signs and symptoms of drug and alcohol abuse. The City will bear all costs of the aforementioned training.

Section 11.5

Sample Collection: The Collection and testing of the samples shall be performed only by a laboratory and by a physician or health care professional qualified and authorized to administer and determine the meaning of any test results. The laboratory performing the test shall be one that is certified by the Substance Abuse and Mental Health Services Administration (SAMHSA). The laboratory chosen must be agreed to between the Union and the City. The laboratory used shall also be one whose procedures are periodically tested by SAMHSA where they analyze unknown samples sent to an independent party. If a SAMSHA certified laboratory exists within the preferred provider list of the City's current health care plan, such laboratory shall be utilized for the testing. The results of employee tests shall be made available to the Medical Review Physician.

Collection of blood or urine samples shall be conducted in manner which provides the highest degree of security for the sample and freedom from adulteration. Recognized strict chain of custody procedures must be followed for all samples as set by SAMHSA. The Union and the City agree that security of the biological urine and blood samples is absolutely necessary. Therefore, the City agrees that, if the security of the sample is compromised in any way, any positive test shall be invalid and may not be used for any purpose.

Blood or urine samples will be submitted as per SAMHSA Standards. Employees have the right for Union and/or legal counsel representatives to be present during the submission of the sample. Employees shall not be witnessed while submitting a urine specimen. Prior to submitting a urine or blood sample, the Employee will be required to sign a consent and release form (as set forth in appendix E of this agreement).

A split sample shall be reserved in all cases for an independent analysis in the event of a positive test result. All samples must be stored in a scientific acceptable preserved manner as established by SAMHSA. All positive confirmed samples and related paperwork must be retained by the laboratory for at least six (6) months or for the duration of any grievance disciplinary action or legal proceedings, whichever is longer. At the conclusion of this period, the paperwork and specimen shall be destroyed.

Tests shall be conducted in a manner to ensure that an employee's legal drug use and diet does not affect the test results.

Section 11.6

Drug Testing: The laboratory shall test for only the substances and within the limits as follows for the initial and confirmation test as provided within SAMHSA standards. The initial test shall use an immunoassay which meets the requirements of the Food and Drug Administration for commercial distribution. The following initial cutoff levels shall be used when screening specimens to determine whether they are negative for these five drugs or classes of drugs:

<u>Initial Testing</u>	
Marijuana metabolites	50 ng/ml
Cocaine metabolites	300 ng/ml
Opiate metabolites (1)	2000 ng/ml
Phencyclidine	25 ng/ml
Amphetamines	1,000 ng/ml

(1) If immunoassay is specific for free morphine the initial test level is 25 ng/ml.

If initial testing results are negative, testing shall be discontinued, all samples destroyed and records of the testing expunged from the employee's file. Only specimens identified as positive on the initial test shall be confirmed using gas chromatography/mass spectrometry (GC/MS) techniques at the following listed cutoff values.

<u>Confirmatory Testing</u>	
Marijuana metabolites (1)	15 ng/ml
Cocaine metabolites (2)	150 ng/ml

<u>Opiates:</u>	
Morphine	2000 ng/ml
Codeine	20 00 ng/ml
Phencyclidine	25 ng/ml

<u>Amphetamines:</u>	
Amphetamine	500 ng/ml
Methamphetamine	500 ng/ml

(1) Delta-9-tetrahydrocannabinol-9-carboxylic acid
(2) Benzoyl ecgonine

If confirmatory testing results are negative, all samples shall be destroyed and records of the testing expunged from the employees file.

Section 11.7

Alcohol testing: A breathalyzer or similar equipment shall be used to screen for alcohol use and if positive, shall be confirmed by a blood alcohol test performed by a qualified laboratory. This screening test shall be performed by an individual qualified through the State Police Academy utilizing equipment certified by the State Police. An initial positive alcohol level shall be .08 grams per 210 L. of breath. If initial testing results are negative, testing shall be discontinued, all samples destroyed and records of testing expunged from the employees file. Only specimens identified as positive on the initial test shall be confirmed using a blood alcohol level. Sampling handling procedures, as detailed in Section 5 shall apply. A positive blood alcohol level shall be .10 grams per 100 ml. of blood. If confirmatory testing results are negative, all samples shall be destroyed and records of the testing expunged from the employee's file.

Section 11.8

Medical Review Physician: The Medical Review Physician shall be chosen and agreed upon between the Union and the City and must be a licensed physician with a knowledge of substance abuse disorders. The Medical Review Physician shall be familiar with the characteristics of test(sensitivity, specificity, and predictive value), the laboratories running the tests and the medical conditions and work exposures of the employees. If a qualified Medical Review Physician exists within the preferred provider list of the City's current health care plan, such Medical Review Physician shall be utilized for the testing.

The role of the Medical Review Physician will be to review and interpret the positive test results. He must examine alternate medical explanations for any positive test results. This action shall include conducting a medical interview with the affected employee, review of the employee's medical history and review of any other relevant biomedical factors. The Medical Review Physician must review all medical records made available by the tested employee when a confirmed positive test could have resulted from legally prescribed medication.

Section 11.9

Laboratory Results: The laboratory will advise only the employee and the Medical Review Physician of any positive results. The results of a positive drug or alcohol test can only be released the City by the Medical Review Physician once he has completed his review and analysis of the laboratory's test. The City will be required to keep the results confidential and it shall not be released to the general public.

Section 11.10

Testing Program Costs: The City shall pay for all costs involving drug and alcohol testing as well as the expenses involved if the Medical Review Physician. The City shall also reimburse each employee for their time and expenses including travel incurred involving testing procedure only.

Section 11.11

Rehabilitation Program: Any employee who tests positive for illegal drugs or alcohol shall be medically evaluated, counseled and treated for rehabilitation as recommended by the E.A.P. counselor. Employees who complete a rehabilitation program may be re-tested randomly once every quarter for the following twenty-four (24) months. An employee may voluntarily enter rehabilitation without a requirement of prior testing. Employees shall not be subject to re-testing the first time they voluntarily enter a rehabilitation program on their own initiation without having tested positive after a finding of probable cause. Subsequent voluntary rehabilitation admissions shall be treated the same as a positive test result requiring an employee to participate in the testing program below. The treatment and rehabilitation costs shall be paid as per the current City of Mount Vernon insurance program. Any costs over and above the insurance coverage shall be paid for by the employee. Employees will be allowed to use their accrued and earned leave for the necessary time off involved in the rehabilitation program.

If an employee tests positive during the twenty-four (24) month period, the employee will be reevaluated by an E.A.P. counselor to determine if the employee requires additional counseling and/or treatment. The employee will be solely responsible for any costs, not covered by insurance, which arise from this additional counseling or treatment.

Section 11.12

Duty Assignment After Treatment: Once an employee successfully completes rehabilitation, they shall be returned to their regular duty assignment.

Section 11.13

Time Limitations for Information to be Kept in Files: Documentation of instances with confirmed positive testing will be placed in both the employee's personnel file and in the employee's medical file. Once treatment and any follow-up care is completed, and three years have passed, the employee's personnel file shall be purged of any reference to his/her drug or alcohol problem. After eight years have passed, the employee's medical file shall be purged of any references to his/her drug or alcohol problem.

Section 11.14

Management's Right of Termination of Employment: The City may, at its option, terminate from employment any employee who tests positive for illegal drugs or alcohol twice or more during any thirty-six (36) month period. The City may also, at its option, terminate from employment any employee who tests positive of illegal drugs or alcohol three or more times during ant eight (8) year period. The initial instance where an employee has voluntarily entered a rehabilitation program of his/her own accord, and not as a requirement by the City as a result of positive testing after a finding of probable cause, shall not be counted as a part of either of the above situations and that employee shall not be subject to disciplinary action.

Section 11.15

Right of Appeal: The employee has their right to challenge the results of the drug or alcohol tests and any discipline imposed in the same manner that he/she may grieve any other City action.

Section 11.16

Union Held Harmless: This drug and alcohol testing program was initiated at the request of the City. The City assumes the sole responsibility for the administration of the Policy and shall be solely liable for any legal obligations and costs arising out of the provisions and/or application of this collective bargaining agreement relating to drug and alcohol testing. The Union shall be held harmless for the violation of any worker rights arising from the administration of the drug and alcohol testing program.

Section 11.17

Changes in Testing Procedures: The parties recognize that during the life of this Agreement, there may be improvements in the technology of testing procedures which provide more accurate testing. In that event, the parties will bargain in good faith whether to amend this procedure to include such improvements. If the parties are unable to agree on the amendments, they will be submitted to impasse procedures as outlined in RCW 41.56.

Section 11.18

Conflict with Other Laws: This Article is in no way intended to supersede or waive any constitutional or other rights that the employee may be entitled to under federal, state or local statutes.

ARTICLE 12 - HOURS OF WORK

Section 12.1

In 2013 the normal hours of duty for Shift Battalion Chiefs shall be one hundred ninety two (192) per twenty-eight day cycle.

Starting January 1st, 2014 the normal hours of duty for Shift Battalion Chiefs shall be one hundred ninety two (192) per twenty-seven day cycle.

Section 12.2

In 2013 the normal working hours for Shift Battalion Chiefs will be one (1) twenty-four (24) hour shift in a seventy-two (72) hour period, running from 0800 to 0800 hours. Total hours of work shall be scheduled so that no more than eight (8) twenty-four (24) shifts shall be worked during any twenty-eight (28) day cycle. "Kelly Days" off created by this scheduling are guaranteed and will not be affected by any other time off the employee takes during that cycle.

Starting January 1st, 2014 the normal working hours for Shift Battalion Chiefs will be one (1) twenty-four (24) hour shift in a seventy-two (72) hour period, running from 0800 to 0800 hours. Total hours of work shall be scheduled so that no more than eight (8) twenty-four (24) shifts shall be worked during any twenty-seven (27) day cycle. Shift Battalion Chiefs will be allowed to choose 1 Kelly Day per twenty-seven day cycle plus one additional Kelly Day during the calendar year. Kelly Days off are guaranteed and will not be affected by any other time off the employee takes during that cycle.

Section 12.3

The three (3) platoon system will be exercised in carrying out the work schedule.

Section 12.4

The normal hours of duty for a Battalion Chief assigned to work normal office hours shall not exceed forty (40) hours in a seven day period when working a 5/40 schedule or eighty (80) hours in a eleven day period when working a 9/80 schedule. Normal office hours for both Shift Battalion Chiefs and the Fire Prevention Battalion Chief shall be scheduled by the Fire Chief or his designee, and shall normally be between 0700- 1900 hours. Hours of work may be as agreed to between the Chief and the employee. The Chief or his designee may temporarily schedule hours in place of normal office hours in emergencies or other special circumstances and not to exceed, for Battalion Chiefs, forty (40) hours in a seven (7) day period. Such temporary rescheduling shall be for the purpose of accomplishing a specific purpose and shall not be unreasonably extended. The seven day period is defined as Sunday through Saturday. The eleven day cycle is a fixed repeating cycle that begins the first day the employee starts the schedule.

Section 12.5

Any changes to department rules and regulations and policies and procedures affecting hours of work shall be mutually agreed upon by the City and the Union.

Section 12.6

The Fire Prevention Battalion Chief may work Shift Battalion Chief Overtime hours provided that such hours fall outside of their normal hours of work. Overtime pay for shift work shall be at the Shift Battalion Chief rate of pay.

ARTICLE 13 - OVERTIME

Section 13.1

Overtime hours Battalion Chief assigned to a normal work week consist of hours worked in excess of forty (40) hours per seven (7) day work period when working a 5/40 schedule, or eighty (80) hours per eleven day (11) day work period when working a 9/80 schedule. With approval of the Chief, the Fire Prevention Battalion Chief may choose to be paid compensatory time off in lieu of pay or a combination of compensatory time and pay for overtime hours worked.

During 2013 Overtime hours for time worked as a Shift Battalion Chief shall include hours worked in excess of twenty-four (24) hours in a seventy (72) hour period or in excess of an employee's work cycle. A shift Battalion Chiefs work cycle will consist of eight (8) twenty-four (24) shifts per twenty-eight (28) day cycle.

Starting January 1st, 2014 Overtime hours for time worked as a Shift Battalion Chief shall include hours worked in excess of twenty-four (24) hours in a seventy (72) hour period or in excess of an employee's work cycle. A shift Battalion Chiefs work cycle will consist of eight (8) twenty-four (24) shifts per twenty-seven (27) day cycle.

Section 13.2

A Battalion Chief called back to work to fill a twenty-four (24) hour shift vacancy or partial twenty-four (24) hour shift vacancy shall be paid at one and one half times the normal hourly rate.

Section 13.3

A Battalion Chief called back to work in accordance with Article 13.10, and Article 32.2 shall be entitled to a minimum of four (4) hours overtime pay. Battalion Chiefs attending meetings outside of their normal hours of work shall receive overtime pay or, at the employees option, compensatory time.

Subsection 13.3.1

For 2013 The normal hourly rate of pay for those employees working the one-hundred ninety two (192) hours per twenty eight (28) day cycle shall be computed by dividing the individual employee's monthly salary, plus longevity pay, by 208.64 hours (192 * 13.04 divided by 12 = 208.64).

Starting January 1st, 2014 The normal hourly rate of pay for those employees working the one-hundred ninety two (192) hours per twenty-seven (27) day cycle shall be computed by dividing the individual employee's monthly salary, plus longevity pay, by 212.58 hours (2251/12=212.58).

Calculations

13.52 = Number of 27 day cycles/yr (365/27=13.52)
2551.68 = Number of hours/yr (2503.68+48=2551.68)
49.07 = Number of hours/wk (2551.68/52=49.07)
14.68 = Number of Kelly Days/yr (121-106.32=14.68)
106.32 = Shifts worked/yr (2551.68/24=106.32)

Subsection 13.3.2

The normal hourly rate of pay for those employees working the 5/40 or the 9/80 work schedule shall be computed by dividing the individual employee's annual salary, plus longevity pay, by 2080 hours.

Subsection 13.3.3

Employees will be paid consistent with current City payroll procedures.

Section 13.4

Off duty hours worked by the Battalion Chiefs during emergencies and drills will be paid at one and one-half (1 1/2) times his or her normal hourly rate of pay as computed in Section 1 paragraph(A) of this article. Any employee who returns to duty during emergencies or for drill shall be entitled to a minimum of one hour at one and one-half (1 1/2) times the normal hourly rate providing he or she arrives at the emergency scene or assigned station prior to completion of the incident. For any time in excess of one hour, compensation shall be made in half-hourly (1/2) increments.

Section 13.5

The Battalion Chief of Fire Prevention may respond off-duty, when requested by the incident commander, to conduct fire investigations if they are IFSAC certified as a Fire Investigator. Additionally, Battalion Chiefs may respond off-duty to Staff Battalion 110 under the following circumstances: A working fire in a building, working incidents where the on-duty Battalion Chief is committed to the alarm, circumstances when a second on-duty Battalion Chief is requested/scheduled (examples: flood fight, planned events).

Section 13.6

Once an employee returns to work, he or she shall be governed by the Department rules and regulations and policies and procedures.

Section 13.7

When a Battalion Chief is held over, overtime shall not begin to accrue until after an employee has worked eight (8) minutes beyond his or her regular scheduled work period, at which time the employee shall be paid at the rate of one and one-half (1 1/2) times the base hourly rate for a minimum of fifteen (15) minutes. For each subsequent fifteen (15) minute period thereafter, the employee must work at least eight (8) minutes to be entitled to overtime compensation.

Section 13.8

In the event the Chief or his designee determines that additional or qualified personnel are not available on shift, the additional qualified personnel shall be selected from the appropriate Combined Overtime List as follows:

Subsection 13.9.1

The Combined Overtime lists shall consist of: The Battalion Chiefs, and Captains and Lieutenants that are qualified to test for Battalion Chief.

Subsection 13.9.2

If the Chief or his designee is not able to fill the necessary position(s) because of the unavailability of personnel, the Chief or his designee shall have the right to assign or call back personnel to the appropriate position(s).

Section 13.10

Should immediate relief be needed due to injury, personal emergency, or other similar emergency situation for an employee that is on duty, the Fire Chief or his designee may select the first person on the appropriate overtime list who is immediately available. The immediately available person shall be assigned to work for the duration of the emergency personnel shortage or for the remainder of the shift if needed. Any personnel who are listed on the department overtime list who are contacted and are willing to work but are not immediately available shall retain their position on the list.

Section 13.11

Emergency Mobilization/Emergency Management Assistance Compact (EMAC) Response - Any employee working during an Emergency Mobilization/EMAC Response for which the City will be reimbursed by the State or Federal government or any other outside agency or agencies shall be compensated per Article 13 for time worked during the mobilization/response, including travel time to and from the emergency mobilization area and any other time where the employee is required to be immediately available or is unduly restricted for immediate response at the request of the incident organization. Time when an individual is not assigned duty and is free to leave the area, will not be given compensation. Members of this Bargaining Unit who are dispatched in response to a State Mobilization/EMAC request may fill any position in such a response for which they are qualified.

Section 13.12

Employees fulfilling an obligation on a State Mobilization who are scheduled to work a shift exchange are (for the shift exchange period) considered to be "on duty" while participating in the mobilization. The employee will not be responsible for the coverage or bear the cost of filling the vacancy incurred by his/her absence.

Section 13.13

In order to reduce overtime costs: 1) Kelly day picks shall be conducted in accordance with appendix D and no more than 4 personnel shall be scheduled off on Vacation, Holiday, Comp Time, or a Kelly day on a given shift.

ARTICLE 14 – PEAK ACTIVITY UNIT/SPECIAL EVENTS STAFFING

Section 14.1

If the City chooses to staff three or more additional units beyond the normal daily staffing for a special event or activity, an additional Battalion Chief or acting Battalion Chief will be hired to manage those units.

Section 14.2

Units are defined as: Engines, Ladders, Rescues, BLS/ALS Ambulances, Brush Engines, Tenders, and Rehab Units and or Mutual Aid Companies.

ARTICLE 15 - SHIFT EXCHANGE

Employees shall have the right to exchange shifts when the change does not interfere with the operations of the Fire Department. Such exchange of shifts must be approved by the Fire Chief or his designee in accordance with established department procedures. Shift trades with a company officer must ensure that there will remain at least one company officer qualified to act as Battalion Chief on the affected shift. Such trades will not be allowed if the trade results in the Fire Department having to hire from the overtime list in order to fill a needed acting position.

ARTICLE 16 - WORKING OUT OF CLASS

Section 16.1

In the event an employee is assigned the duties of Acting Battalion Chief, such employee shall be selected and appointed by the Fire Chief or his designee in the following manner:

Subsection 16.1.1

Personnel on the most recent promotional list for Battalion Chief in numerical rank order who are working on the affected shift.

Subsection 16.1.2

If there are no personnel working on the affected shift that are ranked on the most recent promotional list for Battalion Chief then:

- A. If a qualified Captain is working on the affected shift they shall be assigned to work as the acting Battalion Chief
- B. If no qualified Captain is working on the affected shift but a qualified Lieutenant is working on the affected shift they shall be assigned as the acting Battalion Chief.
- C. If two or more Lieutenants qualified to test for Battalion Chief are working on the affected shift the senior Lieutenant, with respect to time in grade, shall be assigned as the acting Battalion Chief.

Subsection 16.1.3

If there is no Shift Battalion Chief or a qualified Captain/Lieutenant working on the affected shift, the following procedure shall be used to fill the vacancy:

1. If the Shift Battalion Chief is scheduled off on approved Vacation, Holiday or Comp time they shall be offered the opportunity to sell back the scheduled day question in return for straight time pay and return to work the day in question.
2. If the Shift Battalion Chief turns down the opportunity to sell back the Vacation, Holiday, or Comp-Time in question, the acting BC's assigned to the shift that are off on Vacation, Holiday, or Comp-Time shall be offered the same opportunity to sell back the Vacation, Holiday, or Comp-Time in question in return for straight time pay and return to work the day in question. Qualified Captains and Lieutenants assigned to the shift will be called in seniority order.
3. If the shift BC and acting BC's assigned to the shift turn down the offer to sell back the Vacation, Holiday, or Comp-Time in question, the overtime vacancy shall be filled from the combined overtime list.

Section 16.2

Any Captain or Lieutenant working as Acting Battalion Chief shall be compensated at the Battalion Chief rate of pay for the duration of such temporary appointment, payable in hourly increments, provided that the temporary assignment has an actual duration of four (4) hours or longer.

Section 16.3

In the event the Fire Chief is incapacitated for more than forty consecutive hours as described in Article 16.3 in the Collective Bargaining Agreement, the on-duty Battalion Chief will receive 7.5% above the base wage of a Battalion Chief for their entire shift if the Chief is incapacitated and unable to take phone calls. If the Chief is out of the office but is still able to take phone calls, no Acting Chief Premium will be paid.

For purpose of Washington State Fire Mobilization Plan, the on-duty BC shall have the authority to activate those resources necessary for response in the absence of the Fire Chief.

The acting Chief will be paid 7.5% above the base wage of a Battalion Chief.

ARTICLE 17 - HOLIDAYS

Section 17.1

The following shall be recognized as official holidays of the City:

- | | | |
|-----|------------------------|---------------------------|
| 1. | New Year's Day | 1st day of January |
| 2. | Martin Luther King Day | 3rd Monday in January |
| 3. | Presidents Day | 3rd Monday in February |
| 4. | Memorial Day | Last Monday in May |
| 5. | Independence Day | 4th of July |
| 6. | Labor Day | 1st Monday in September |
| 7. | Veteran's Day | 11th day of November |
| 8. | Thanksgiving Day | 4th Thursday in November |
| 9. | Day after Thanksgiving | Day immediately following |
| 10. | Christmas Day | 25th day of December |
| 11. | Floating Holiday | |

Section 17.2

Employees working as a Shift Battalion Chief shall receive six (6) twenty-four (24) hour shifts off in lieu of the eleven (11) holidays set forth in Section 1 of this Article.

Section 17.3

Employees working a forty (40) hour per seven (7) day work period shall receive eight (8) hours in lieu of each of the eleven (11) holidays as set forth in Section 1 of this Article.

Section 17.4

Scheduling of work shifts off in lieu of holidays must be approved or denied by the Fire Chief or the shift Battalion Chief with particular regard for the needs of the Fire Department. Shifts off in lieu of holiday shall only be used during the calendar year in which they accrue and will not be allowed to accumulate from one year to the next.

Section 17.5

Employees will be allowed to voluntarily sell back one holiday at their hourly rate of pay in 2013. In 2014, employees will be allowed to voluntarily sell back two holidays at their hourly rate of pay. In 2015, employees will be allowed to voluntarily sell back three holidays at their hourly rate of pay. Employees will receive a holiday check one time per year on the last pay check in December. Working holidays cannot put an employee into overtime status.

ARTICLE 18 - VACATIONS

Section 18.1

Vacation with pay shall be granted to permanent, full time employees working 24 hour shifts in accordance with the following schedule:

After one (1) year of service.....5 shifts off
After five (5) years of service.....7 shifts off
After ten (10) years of service.....10 shifts off
After fifteen (15) years of service.....11 shifts off
After twenty (20) years of service.....12 shifts off
After twenty-five (25) years of service.....13 shifts off
After thirty (30) years of service.....14 shifts off

Section 18.2

Employees working a forty (40) hour per seven day work period shall be granted vacation days equal to shift employees, those being as follows (a vacation day for a forty (40)hour employee is eight (8) hours):

After one (1) year of service.....10 days off
After five (5) years of service.....15 days off
After ten (10) years of service.....20 days off
After fifteen (15) years of service.....22 days off
After twenty (20) years of service.....25 days off
After twenty-five (25) years of service.....30 days off
After thirty (30) years of service.....32 days off

Section 18.3

The Fire Prevention Battalion Chief shall receive an additional twenty (20) hours of vacation per year in addition to the days off listed in Section 18.2.

Section 18.4

Vacations shall not be anticipated, and no unearned vacation with pay shall be granted. Earned vacation may accumulate from year to year up to a maximum bank of 240 hours. No vacation credit shall be granted during the probationary period unless permanent appointment is received; in that event, vacation may be granted for those months served in a probationary status.

Section 18.5

Vacation time shall be approved or denied by the Fire Chief or Shift Battalion Chief with particular regard for the needs of the Fire Department.

Section 18.6

In the event that an employee assigned to work as a Shift Battalion Chief is reassigned to work a forty (40) hour per seven (7) day work period, or vice versa, accrued but unused vacation time shall be converted as follows: One (1) shift off equals sixteen (16) hours. Should an employee have used no accrued vacation time during the current calendar year, the employee shall receive all vacation time due as described in Sections 1 and 2 of this Article.

Section 18.7

Personnel hired after January 1st, 2007 from outside the City of Mount Vernon or through a lateral entry process as a Battalion Chief shall accrue vacation according to this Article at a rate commensurate with their years of service with their previous employer. Previous employer is defined as full-time paid structural firefighter or fire marshal in a municipal fire department, fire district, or federal military installation.

ARTICLE 19 – SICK LEAVE AND OTHER LEAVE

Section 19.1

Cumulative sick leave with pay shall accrue to each employee working as Shift Battalion Chiefs at the rate of twelve (12) hours for each month of service, and shall accumulate while on sick leave or vacation. Total accumulation shall not exceed 1440 hours.

Section 19.2

Cumulative sick leave with pay shall accrue to each employee working a forty (40) hour per seven (7) day work period at the rate of twelve (12) hours per month and shall continue to accumulate while on sick leave or vacation. Total accumulation shall not exceed 1440 hours.

Section 19.3

L.E.O.F.F. II Employees: All employees employed and hired on or after the effective date of this contract that are not eligible for L.E.O.F.F. I benefits shall start with a bank of sick leave in the amount of three (3) twenty-four (24) hour shifts.

Section 19.4

Sick leave shall be granted for the following reasons:

Subsection 19.4.1

Personal illness or physical incapacity which renders the employee unable to perform the duties of his/her position, exclusive of self-inflicted physical incapacity.

Subsection 19.4.1

Enforced quarantine in accordance with health regulations.

Subsection 19.4.1

Care for an immediate family member suffering from an illness or incapacity. Immediate family shall be defined as any person living with or legally dependent on the employee.

Section 19.5

In the event an employee is absent due to illness or injury for which the employee is receiving payment from Worker's Compensation, the City's obligation shall be limited to the difference between the employee's regular wages and the amount received from the State. Earned but unused sick leave shall be charged on a pro rated basis in such case until exhausted.

Section 19.6

When L.E.O.F.F. II employees have used their maximum earned sick leave entitlement, they may use earned vacation, earned holidays, or other earned compensatory time to supplement their sick leave.

Section 19.7

The employee may be required to furnish an attending physician's report to the City after the use of more than three (3) consecutive days of sick time (40 hour week schedule), or after the use of more than one (1) consecutive shift of sick time (twenty-four hour shift work schedule).

Section 19.8

If the employee is taken ill, has an accident, or family death occurs while on vacation, such time shall be considered as sick leave or funeral leave as applicable provided the employee provides a physicians certificate or other evidence to substantiate a claim.

Section 19.9

In the event that an employee working as a Shift Battalion Chief is reassigned to work a forty (40) hour work period or vice versa, accrued sick leave hours shall be converted as follows: One(1) shift off equals twenty-four (24) hours off.

Section 19.10

FAMILY MEDICAL LEAVE AND WASHINGTON PARENTAL LEAVE

ELIGIBILITY FOR LEAVE

Employees that have been employed by the City for at least 12 months and have worked for the City for at least 1,250 hours during the previous 12-month period may receive up to 12 work weeks of unpaid leave every 12-month period to care for:

His/her newborn child, newly adopted child, or newly placed foster child; His/her spouse, child or parent with a serious health condition; or His/her own serious health condition that leaves him/her unable to perform the essential functions of his/her job.

If the employee and his/her spouse are employed by the City, the City may restrict their leave to a combined total of up to 12 work weeks of unpaid leave in a 12-month period for the birth or adoption of a child or to care for a parent with a serious condition. In addition, the City may, in certain situations, grant family leave to only one of them at a time.

Family leave taken to care for a newborn or newly adopted child must be completed within 12 months of the child's birth or placement for adoption. This leave may run concurrently with maternity disability leave which is allowed for the actual period of the disability associated with pregnancy or childbirth.

NOTICE AND CONFIRMATION OF LEAVE

If an employee has a need to take an extended absence from his/her job for any of the above reasons, he/she must inform the City of specific reasons for the leave at least 30 days prior to the anticipated date of delivery or placement for adoption, or provide 30 days' notice prior to pre-scheduled medical treatment of either the individual or sick family member. If circumstances do not allow the employee to give the required notice, he/she must give notice as soon as it is possible.

Prior to approving the employee's request for family leave to care for themselves or their seriously ill spouse, child or parent, the City may require them to provide confirmation from a health care provider of the need for and probable duration of the leave requested for a serious health care condition. This notice must be provided within fifteen days of the date it is requested by the City. The City may, at its expense, obtain an opinion from a second health care provider (of the City's choosing) or third health care provider (chosen jointly by the employee and the City) regarding the same information. If planned medical treatment is required, the employee must make a reasonable effort to schedule treatment so as not to unduly disrupt City operations.

DURATION OF LEAVE AND METHODS OF TAKING LEAVE

If an individual applies for and is granted a family leave, he/she will normally be given up to 12 consecutive weeks off his/her regular job. However, in situations where the reason for the leave is to care for the individual's sick family member or for his/her own serious health condition, he/she may be permitted to use up to the 12 total weeks of leave on an intermittent basis or on a reduced work week schedule, if it is medically necessary to do so.

If a request is made to take family leave on a reduced or intermittent work schedule, the individual making the request must provide additional medical certification by a qualified health care provider that states that this accommodation is medically necessary. The certification must specify how long the leave on this basis will be necessary. Individuals who request this type of leave may be required to transfer temporarily to an available alternative position with equivalent pay and benefits that is better able to accommodate his/her recurring periods of leave or reduced work schedule.

While on family leave, the City may require that the person on leave periodically report his/her status and intention to return to work. The City may also require that he/she obtain subsequent recertification of the need for continued leave.

BENEFITS WHILE ON LEAVE

The City will continue medical, dental, prescription and vision coverage for up to twelve weeks under the same conditions as before leave commenced. Except in certain circumstances, if an individual does not return from a family leave, the City may recover from that individual all insurance premiums it paid to continue his/her coverage while on unpaid leave. For example, if an employee elects not to return to work for any non-medical related reason, he/she may be liable for premiums paid while on FMLA. If his/her illness and/or the reason for FMLA continues past the allotted twelve weeks and precludes him/her from returning to work, payment of premiums is waived for the twelve week period covered by FMLA. If he/she is unable to return to work following the twelve week FMLA period, and his/her medical benefits have expired, he/she will be offered COBRA in accordance with the City's medical insurance plans.

If an individual takes family leave to care for a newborn or adopted child, he/she may use up to 120 hours of sick leave and thereafter will be required to use vacation and/or comp time leave, to be specified by the employee.

If an individual takes a family leave to care for themselves or a sick child due to a serious illness, he/she is required to use accrued paid vacation, sick and/or comp time leave during the family leave to be specified by the employee.

EFFECT ON OTHER BENEFITS

Taking a family leave will not cause an employee to lose any employment benefits which accrued before the start of his/her leave (e.g. seniority). However, he/she will not accrue these benefits during his/her unpaid family leave.

RETURN FROM LEAVE

Upon returning from a family leave, an employee will generally be assigned the same position held when the leave commenced or a position with equivalent pay, benefits, and other conditions of employment. Some exceptions apply to this, for example, if an employee would have been laid off during the period of the leave, the employer is not responsible to reinstate that employee. If an employee is designated as a key employee (designation must be made at the time the employer responds to a request for FMLA leave, key employee in most cases would be described as being a salaried employee) and the employer can establish that restoration of employment would cause substantial and grievous economic injury to the employer's operation, the employer may deny restoration of employment.

EXTENSIONS

In certain circumstances, a medical leave of absence may be extended beyond 12 weeks, upon request, when accompanied by an explanation of the need for an extension period from a physician. Group insurance coverage may terminate at the end of the month in which the extended leave begins. If an individual desires to continue his/her group coverage, he/she must make arrangements to prepay his/her individual and dependents' premiums each month. These arrangements should be taken care of before beginning the extended leave of absence, but in no case later than 30 days after the end of the month in which the extended leave began. The City cannot guarantee that the employee will be able to return to the same or similar job after he/she returns from an extended leave of absence. Failure to return from an extended leave on or before the agreed-upon date may result in termination.

POTENTIAL RESTRICTIONS ON AVAILABILITY OF FAMILY LEAVE

The City may also limit the benefits available under this article for certain salaried employees. Such employees may be denied the right to return to a same or equivalent position. Such employees will be informed of their status and rights at the time they submit their request for leave.

WASHINGTON PARENTAL LEAVE

Washington Parental Leave is not in effect while the Federal Family Medical Leave Act is in force and provides the same or more family leave. Except as follows,

An employee has the right to be returned to a workplace within twenty miles of the employee's workplace when leave commenced. The Washington Parental leave shall be in addition to any leave for sickness or temporary disability because of pregnancy or childbirth. Upon receipt of a release to work from a maternity disability, an employee will be eligible for Washington Parental Leave.

Parental leave is available to all full-time employees for a period up to twelve workweeks of unpaid parental leave during any twenty-four month period. An employee using Parental Leave may use up to 120 hours of sick leave and thereafter will be required to use vacation and/or comp time leave, to be specified by the employee. FMLA may run concurrently with Maternity Disability Leave and/or Washington Parental Leave.

Section 19.11

Subsection 19.11.1

Military leave of absence - Every employee of the city who is a member of any United States Armed Force shall be entitled to and shall be granted military leave of absence from such employment for a period not exceeding twenty working days each calendar year. Such leave must be for the purpose of active training duty. Such military leave shall be in addition to any vacation or sick leave to which the employee might otherwise be entitled. The employee must furnish a copy of his or her orders to his or her department head prior to starting a tour of duty in order to receive full city pay for the period involved. Working days is defined as: 1) for personnel working a forty-hour work week as Monday through Friday, 2) for personnel working twenty-four hour shifts it shall equate to ten twenty-four hour shifts.

Subsection 19.11.2

Following the successful completion of the probationary period, every employee of the city who is a member of any United States Armed Forces shall be entitled to continuation of insured benefits and paid leave of absence should the employee be involuntarily activated to duty. The employee shall furnish written official military notification to his or her department head prior to starting the tour of duty in order to receive full city benefits. See Continuation of Insured Benefits.

Subsection 19.11.3

Definitions: For the purpose of Involuntary Activation, the following definitions apply:

- A) Benefit Eligible Employee: Means an employee who in a regular position is eligible for leave and insured benefits.
- B) Medical: Encompasses medical, dental, and vision care insurance for the family of the benefit eligible employee.
- C) Military pay: Means "Base pay" as determined by grade and years of service pursuant to uniformed services pay tables.
- D) Regular Base Rate of Pay: Means an employee's regular hourly rate of pay as determined by salary schedule or collective bargaining agreement, and includes any merit pay, educational incentive and/or longevity pay as provided by ordinance or a collective bargaining agreement, but does not include premium, special duty, lead worker, or overtime pay.
- E) Uniformed Services: means service in any branch of the United States Armed Forces (Army, Navy, Air Force, Marines, Coast Guard), including the reserves, the Army and Air National Guards and the Commissioned Corps of the Public Health Service, and any other persons designated by the President of the United States.

Subsection 19.11.4

Continuation of Insured Benefits:

- A) That the City of Mount Vernon will continue to provide medical, vision, and dental insurance benefits to benefit eligible employee's eligible dependents for any employee eligible for leave and insured benefits who upon demand by the United States Government vacates his or her position with the City either to determine his or her physical fitness to enter, or to actually enter upon active duty or training in the Washington National Guard, the United States Armed Services, or the United States Public Health Services shall receive medical, dental, and vision benefits for the time period commencing with the beginning of an employee's military leave of absence and continuing until active duty has been completed. For clarification purposes, the benefit eligible employee ordered to active duty is not eligible for the above benefits, the eligible dependents of the employee will continue with the same benefits as before the separation.
- B) Any employee contributions to the healthcare premiums, if in effect at the time of the involuntary activation will continue. If at any time during the involuntary activation period, employees begin to contribute to the premiums, the employee will assume the same responsibility.

Subsection 19.11.5

Paid Leave of Absence: That a benefit employee who is ordered to involuntary active duty by the United States Government thus requiring a leave of absence from his or her City position, and who has exhausted annual military leave as provided by the Mount Vernon Personnel Policies or a collective bargaining agreement, will be granted a paid leave of absence from their City position at their regular base rate of pay less the amount of their military regular base rate of pay to which they are entitled.

Section 19.12

Jury/Witness Leave- In the event any full-time employee is called for jury duty or is required to attend court as a witness, such employee shall be granted a leave of absence without loss of compensation. There shall be no reduction of accrued vacation or sick leave during the period such employee is actually serving as a juror or witness. In the event the employee is excused prior to the end of his or her workday, such employee shall report back to work immediately until again called by the court. Any juror fee or any witness fee paid to the employee may be retained by the employee, provided, the employee may not receive compensation in excess of the fee paid to all witnesses generally, for services as an expert witness, and also receive paid leave under this section.

Section 19.13

Other leave- In addition to other provisions for paid leave, the mayor may, at his sole discretion grant leave for limited periods of time for such other reasons as the mayor determines to be in the best interests of the city and the employee.

Section 19.14

Compensatory time off- Employees who accumulate compensatory time off under the terms of this agreement shall be permitted to accumulate compensatory time off for hours worked in excess of normal hours up to a maximum of two hundred sixty four 264 hours. Accumulated but unused compensatory time off earned during any calendar year may be carried over to the next calendar year by the employee; however, the City may elect to limit compensatory time off accumulation being carried over by cashing out the compensatory time off by providing pay at one and one-half times the employee's normal rate in lieu of carrying over compensatory time off. Use of compensatory time will follow the rules for the use of vacation time.

Section 19.15

Any employee who has more than three (3) years continuous full time paid employment with the City and who takes twenty-four hours or less of sick time in the calendar year following the completion of the third (3rd) year of employment and any subsequent calendar year shall have twenty-four (24) hours added to his/her vacation balance at the beginning of the following calendar year. Any employee who has more than five (5) years continuous full time paid employment with the City and who takes thirty-six (36) hours or less of sick time (but more than twenty-four (24) hours) shall have eight (8) hours added to his/her vacation balance at the beginning of the following calendar year.

ARTICLE 20 - FUNERAL LEAVE

Section 20.1

It is hereby mutually agreed that in the event of a death in the immediate family of an employee, such employee shall be granted time off with full pay. "Immediate" and "Time Off" shall be defined as follows:

Subsection 20.1.1

Immediate family member or close relative shall mean only the employee's husband, wife, son, daughter, mother, father, brother, sister, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandmother, grandfather, grandson, granddaughter, step-father, step-mother, step-daughter, step-son or any other person living with or legally dependent upon the employee, or upon approval from the Chief.

Subsection 20.1.2

Time off (24 hour shift employees): An employee shall be granted two (2) consecutive twenty-four (24) hour shifts off, with full pay, to assist with funeral arrangements and attend services when death occurs within the state of Washington, and three (3) consecutive twenty-four (24) hour shifts off, with full pay, to assist with funeral arrangements and attend services when death occurs outside the state.

Subsection 20.1.3

Time off (employees working 40-hour week): An employee shall be granted up to 40 hours of work off with full pay, to assist with the funeral arrangements and attend services when death occurs within the state of Washington, and up to 56 hours of work off with full pay, to assist with funeral arrangements and attend services when death occurs outside of the State.

Section 20.2

All funeral leave shall be by notification and arrangement between the employee and the Fire Chief or his designee.

ARTICLE 21 - HEALTH AND WELFARE

Section 21.1

The City shall provide a health insurance program that provides coverage for medical, prescription drug, dental, vision and an employee assistance program expenses incurred by full-time permanent employees, spouses, and their dependents. This program shall include:

1. **Medical Insurance.** Employees may choose:
 - Effective 7/1/2013 - AWC High Deductible Plan – Employer will pay 100% of the monthly premium for the employee and 90% of the premium for the employee's spouse and dependents. The employer will pay 100% of the deductible. The employer will pay any out of pocket expenses once the employee has paid \$1,000 (individual) and \$3,000 (family) of approved out of pocket expenses (above and beyond the deductible). The City will provide each employee with a pre-loaded benefit card. The benefit card will be loaded with \$1000 for an employee only or with \$3000 for a spouse or family. Any unused balance of the deductible will be rolled into a HRA/VEBA account for the employee starting on 1/14/14.
 - AWC Health First Plan – Employer will pay 86% of the monthly premium for the employee and employee's dependents.
 - Group Health Insurance – Employer will pay 86% of the monthly premium for the employee and employee's dependents.
2. **Dental Insurance.** Dental insurance is provided through the AWC Washington Dental Service Plan E with the AWC Orthodontia IV Writer. The employer will pay 100% of the premium for employee only and 90% of the premium for dependents.
3. **Vision Insurance.** Vision insurance is provided through the AWC Vision Service Plan (\$0 deductible). The employer will pay 100% of the monthly premium for employee only and dependent coverage.
4. **EAP Benefit.** The Employee Assistance Program is provided through AWC.

See Appendix G for benefits summary.

Section 21.2

Any change in the health insurance programs outline in 21.1 shall be mutually agreed to by the City and the Union.

Section 21.3

A life insurance policy in the amount of \$20,000 shall be provided by the City and paid for by the employer.

Section 21.4

The City shall provide for LEOFF II employees enrolled in the Supplemental Disability/Life Insurance program an optional payroll deduction which will provide for the automatic deduction of the monthly premium amounts which will then be forwarded by the City to the insurance provider. Participation in this payroll deduction program shall be at the option of the employee. Specific annual enrollment periods may be established by the City at its option.

ARTICLE 22 - OPERATOR'S INSURANCE

Section 22.1

The City shall provide a minimum of \$3,000,000 Liability and Errors and Omissions Insurance protection for every employee while in performance of their duty. The insurance afforded each employee does not apply to:

Subsection 22.1.1

Bodily injury to 1) another employee of the named insured arising out of or in the course of his employment, or 2) the named insured, or if the named insured is a partnership or joint venture, any partner or member thereof.

Subsection 22.1.2

Property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by 1) another employee of named insured, or 2) the named insured, or if the named insured is a partnership or joint venture, any partner or member thereof.

ARTICLE 23 - VACANCIES AND PROMOTIONS

GENERAL REQUIREMENTS

This article shall supersede any and all Civil Service Commission rules regarding promotions for the ranks Assistant Chief of Fire Prevention and Battalion Chief.

Section 23.1

For the promotional positions of Battalion Chief, the City shall certify the top three eligible candidates from the promotional list for that position to the Mayor. If there are less than three candidates on the promotional list, the City may then, with agreement of the Union, certify less than three candidates to the Mayor. The mayor may then choose any one of the certified names to fill the position. If a candidate that ranks higher than another candidate is passed over for promotion, a written explanation as to why the candidate was passed over shall be provided to that candidate.

The promotional position of Battalion Chief shall come from within the Mount Vernon Fire Department. If at least two of the eligible candidates from within the Mount Vernon Fire Department do not apply for the posted position, the City may then advertise and invite qualified applicants from the outside to test for the posted position.

Section 23.2

The City shall establish and maintain a current promotional eligibility list Battalion Chief as needed. Such eligibility lists shall rank individuals qualified for certification to the Mayor based upon the results of examinations and any applicable service or veterans' preference credits, as provided in Sections 23.22 and 23.23.

Section 23.3

The City shall hold additional examinations if upon requisition by the Mayor for an employee the City is unable to certify eligible candidates to the Mayor in accordance with Section 23.1.

ELIGIBILITY LISTS – DEFINITION AND REMOVAL FROM

Section 23.4

There shall be two types of promotional eligibility lists.

Subsection 23.4.1

Reinstatement List: An eligibility list, according to class, containing the names, in rank order according to retention credit for employees and former employees who have been removed from their permanent position by a reduction in force (RIF) or an involuntary demotion/resignation pursuant to Article 26. Personnel demoted for disciplinary reasons are not eligible for placement on the reinstatement list. Those RIF'd personnel shall be given priority for promotion over any other personnel on the respective list. If an employee is RIF'd due to budgetary constraints and the position remains unfunded for a period of three (3) years, a new eligibility list will be established upon funding of the position. All current reinstatement lists and affected employees on current reinstatement lists as of January 01, 2001 shall not be subject to the constraints of this article and shall retain all reinstatement rights as previous rules allowed prior to the acceptance of this collective bargaining agreement.

Subsection 23.4.2

Promotional List: An eligibility list, according to class and department, containing the names, in rank order, of employees who have successfully passed an examination given for the promotional class for which the list is established.

Section 23.5

The Promotional List, and the eligibility of all persons appearing on that list shall continue in full force and effect for not less than one (1) year, but no longer than two (2) years, unless otherwise exhausted or terminated sooner. Any Promotional List that has been in effect more than one (1) year may be abolished and a new examination held whenever in the judgment of the City the interest of the classified service makes such course desirable.

Section 23.6

The City shall remove the name of a candidate from any promotional or reinstatement eligibility list for any one or more of the following causes:

Subsection 23.6.1

A written request from the eligible candidate that his/her name be removed.

Subsection 23.6.2

Regular appointment to a permanent position through certification from an eligibility list for the same or higher class.

Subsection 23.6.3

Declination of an appointment.

Subsection 23.6.4

Failure, upon certification from the particular eligibility list, to respond to a notice to appear for an appointment interview with the appointing power and/or department head, within the time designated in such notice;

Subsection 23.6.5

The non-availability of an eligible candidate or employment or appointment.

Subsection 23.6.6

Failure to give notice of change of address or notification relative to availability for employment or appointment, or failure to respond to a written inquiry from the appointing power relative to such availability;

Subsection 23.6.7

The making of any false statement by the eligible candidate with regard to any material fact in his/her application, or who has attempted any deception or fraud in connection with any application or examination;

Subsection 23.6.8

For willfully or corruptly making any false statement, certification, mark or grading or report in regard to any test for appointment held or made under the provision of these rules.

Subsection 23.6.9

When the eligible candidate has been dismissed or has resigned in lieu of termination from any previous employment or position in any classified service, or any other public or private employment, for any cause which would be cause for termination from City service as set forth in the Rules and Regulations of the Mount Vernon Fire Department, or whose record of employment has not been satisfactory with any other employer

Subsection 23.6.10

The eligible candidate fails to present themselves for the, medical or psychological examination, or fails to cooperate in supplying the needed information to conduct a thorough and complete background investigation.

Subsection 23.6.11

Where the medical and/or psychological examination reveals that the candidate is physically or mentally unfit to perform the duties of the position which they seek. Minimum medical standards are those set forth in the RCW's for LEOFF 2 Retirement system personnel.

Subsection 23.6.12

Where the background examination reveals that the eligible candidate has been convicted by the State or Federal government for any crime the punishment could have been imprisonment in a Federal or State prison or institution, or that they have been convicted of any offense involving moral turpitude, narcotics or drugs, or any other circumstances that would lead the reasonable person to conclude that the candidate is unfit for a position in the classified service for failure to possess good moral character.

Subsection 23.6.13

In the case of a promotional eligibility list, where the candidate has separated from employment with the City of Mount Vernon for a reason other than layoff.

Subsection 23.6.14

When a candidate has not been appointed from an existing list and the duration of the list has expired.

Section 23.7

Whenever a candidate is removed from an eligibility list, for any of the reasons outlined in Section 6, they shall be notified, in writing, by certified mail or in person, as to the reason for removal from the list.

Section 23.8

Appeal of removal of a candidate from a promotional list shall be made under Article 28.

NOTICE OF EXAMINATION – APPLICATIONS

Section 23.9

A general notice of examination for the positions of Battalion Chief shall be made at least thirty (30) days prior to the last date of filing for a given position. This notice shall be made by posting on the bulletin boards at all fire stations, via e-mail, and via a letter delivered to each eligible candidate's residence.

Section 23.10

All applicants for a given test must file an application for the position for which they are testing. The application shall consist of a resume that clearly demonstrates the applicant meets the minimum qualifications for the position for which they are applying. This application must be filed with the Human Resources Director or designee during regular business hours and within the time limits fixed in the official announcement of examination. The applications shall be stamped with the date and time that they were received. Amendments or corrections must be made by the applicant within the time limit fixed in the official announcement of examination. No applicant will be admitted to any examination without first having filed a proper application. By filing an application, all applicants consent and agree to submit to the following examinations or investigations to determine their suitability to hold the position of Battalion Chief: Background investigation and psychological examination.

Section 23.11

The City may reject any application or applicant for appointment to the classified service and prohibit such person from taking the examination for the following reasons:

Subsection 23.11.1

The applicant lacks any of the minimum qualifications set forth in the examination

announcement and Section 3 of this rule;

Subsection 23.11.2

The applicant, after notification, did not promptly present himself/herself at the time and place designated for any examination required under these rules.

Subsection 23.11.3

The applicant refuses to furnish all information required to complete the application, or has made a false statement with regard to any material fact in his/her application, or who has attempted any deception or fraud in connection with such person's application.

Section 23.12

Whenever a candidate is rejected for a promotional examination for any of the reasons set forth in Section 12, they shall be notified, in writing, by certified mail or in person, as to the reason for removal from the list.

Section 23.13

Appeal of rejection of a candidate from a promotional examination shall be made under Article 28.

MINIMUM SERVICE REQUIREMENTS

Section 23.14

The following minimum service requirement shall be in place:

Subsection 23.14.1

Shift Battalion Chief: Minimum of seven (7) years service as full-time paid structural firefighter in a municipal fire department, fire district, or federal military installation with a minimum of three (3) years as a Lieutenant or a position of equivalent or higher authority, and 90 credits or an AA. Must be certified as a Fire Officer 2 (IFSAC) or equivalent.

Subsection 23.14.2

Fire Prevention Battalion Chief: Minimum of seven (7) years service as full-time paid structural firefighter in a municipal fire department, fire district, or federal military installation with a minimum of three (3) years as a Lieutenant or a position of equivalent or higher authority, and 90 credits or an AA. An A/A/AS or BA/BS degree in fire protection, fire prevention, or related degree is preferred. Must be certified as a Fire Officer 2 (IFSAC) or equivalent.

International Code Conference Inspector 1 and Inspector 2 certifications within 120 calendar days of appointment.

International Code Conference Plan review certification within 12 months of appointment.

National Fire Academy plan review certification in Fire Sprinkler Systems and Fire Alarm Systems or equivalent certification within 24 months of appointment.

IFSAC Certified Fire Investigator within 16 months.

Department shall provide for and fully support the training classes for the above certifications including out of state travel, provided, out of state travel is necessary and approved by City Council.

The Fire Prevention Battalion Chief may transfer to a twenty-four hour suppression position under the following conditions: 1) a vacancy exists in a twenty-four hour suppression position; 2) they have served at least five years in the Fire Prevention Battalion Chief Position.

Subsection 23.14.3

All applicants must meet the minimum service requirements by the closing date and time for the posted position.

Subsection 23.14.4

Certification requirements for Fire Officer 2:

- A. The certification required shall be IFSAC (International Fire Service Accreditation Congress) Fire Officer 2 as administered by the Washington State Patrol.
- B. Training or Accreditation equivalency shall be based on the applicable NFPA standard currently adopted by the Washington State Patrol for personnel testing and certification.

EXAMINATIONS AND SERVICE CREDIT AND VETERANS PREFERENCE

Section 23.15

All promotional appointments in the fire service shall be made solely on merit, efficiency and fitness, which shall be ascertained by competitive examinations and impartial investigations as set forth in this article.

Section 23.16

All promotional examinations and tests shall be prepared by the Chief Examiner under the direction of the City to insure that all aspects of the examination and tests are competitive, impartial, practical in their character, and have paramount regard to those matters such as skill, knowledge, abilities, and fairly test the relative capacity and fitness of the individual for a particular position. A representative of the collective bargaining unit shall work with the Chief Examiner throughout the application and testing process.

Section 23.17

The particular form of any competitive promotional examination shall be left to the discretion of the City. Promotional examinations may include a written examination, and an assessment center. An oral interview may be included as a part of an assessment center. The Chief Examiner shall make and preserve a record, which shows the rating standard, and formula used, and shall preserve individual test records of candidates for a minimum of two (2) years.

Subsection 23.17.1

Written examination: Any qualified applicant for a civil service position shall be permitted to sit for the written examination when he or she presents himself/herself to the examining location at the correct date and time specified in the examination notice.

Subsection 23.17.2

Assessment Center: Assessment centers used as part of the examination process may be prepared and administered by a consultant or by a departmental representative approved by the City and the Union.

Section 23.18

The identity of all persons taking a competitive written test shall be concealed from the examiners by the use of an identification number which shall be used on all examination papers. This number shall

be used from the beginning of the examination until the papers have all been rated. Any papers carrying the name of the applicant, or any other identifying mark, or any applicant who reveals his/her identification number to the City or any member of its staff, directly or indirectly, shall be disqualified and the applicant so notified in writing immediately.

Section 23.19

Any applicant shall have the right to personally inspect their examination papers within fourteen (14) calendar days after the examination. Such personal inspections shall be made in the presence of the City or their authorized designee. An error in grading or rating, if called to the attention of the City within the inspection period, shall be corrected immediately. Corrections shall not invalidate an appointment previously made, except that in the case of a promotional candidate, any error discovered within the fourteen (14) calendar day period shall be corrected and any promotions made on the basis of the error shall be adjusted accordingly.

Section 23.20

Any appeals of the testing process shall be made in accordance with Article 28.

Section 23.21

The City may determine the minimum grade for the balanced overall examination, and for the following individual parts of the examination (if used): the written test, and the tactical/IMS section of an assessment center. Any candidate who fails to attain at least this minimum grade shall be considered to have failed the examination and shall not be examined on any further parts, if they are planned. Appropriate objective techniques and procedures shall be used in rating the results of the various parts of the examination's process, and in determining the relative ratings of the competitors. A candidate's final score shall be expressed as number of points earned out of the total possible points. Such score shall be referred to as the raw earned examination score.

Section 23.22

Regular employees in the classified service who receive a passing grade on a promotional examination shall have a credit for continuous service added to such grade. Such service credit shall be computed by adding to the raw earned examination score (1) one point for each full year of continuous service as a regular employee in the classified service, up to a maximum of twenty (20) years.

Section 23.23

Pursuant to RCW 41.04.010, every veteran who legally qualifies for, takes and passes an entry level or promotional (Item C only) examination shall be entitled to scoring criteria status only as hereinafter provided, by adding the prescribed percentages to his/her total earned cumulative examination score in accordance with the following:

Subsection 23.23.1

Ten percent (10%) to a veteran who served during a period of war or in an armed conflict as defined in RCW 41.04.005 and does not receive military retirement. The percentage shall be added to the passing mark, grade, or rating of competitive examinations until the veteran's first appointment. The percentage shall not be utilized in promotional examinations.

Subsection 23.23.2

Five percent (5%) to a veteran who did not serve during a period of war or in an armed conflict as defined in RCW 41.04.005 or is receiving military retirement. The percentage shall be added to the passing mark, grade, or rating of competitive examinations until the veteran's first appointment. The percentage shall not be utilized in promotional examinations.

Subsection 23.23.3

Five percent (5%) to a veteran who was called to active military service for one or more years from employment with the State or any of its' political subdivisions or municipal corporations. The percentage shall be added to the first promotional examination only.

Subsection 23.23.4

There shall be no scoring criteria status other than those which have been specifically provided for above and the scoring criteria status above specified in (a), (b) and (c) must be claimed by a veteran within fifteen (15) years of the date of the veteran's release from active service. The fifteen (15) year period may be extended for valid and extenuating reasons, which include, but are not limited to:

- A. Documented medical reasons and beyond the control of the veteran.
- B. Any Veteran's Administration documented disabled veteran.
- C. Any veteran who loses his/her job, without being a fault, and whose livelihood is adversely affected may seek scoring criteria employment consideration.

Subsection 23.23.5

This credit shall be given only on any applicant's first competitive examination given by the City of Mount Vernon in which the applicant receives a passing earned examination score prior to the credit being added; however, the applicant's first competitive examination shall not be construed to be the first examination for which the credit for veterans preference is requested, since the applicant is responsible for claiming the preference, and if he/she fails to do so, he/she shall have waived the credit to which he/she would have otherwise been entitled.

Section 23.24

The total earned cumulative examination score plus any applicable credit shall be referred to as the applicant's final examination score. If no credit is applicable, an applicant's earned examination score will also be his/her final examination score. It is this final examination score which shall be used in determining the order in which the names of applicants appear on the eligibility list from a competitive examination.

Section 23.25

Each applicant taking a promotional examination shall be given written notice of their results and ranking. Written notice shall include points earned on each individual section of the examination as well as the amount of service credit points the individual has earned. The final examination score shall also be given. It is this final examination score that shall be used in determining the order in which names of applicants appear on the eligibility list. Applicants shall receive this notice within five (5) calendar days of the completion of the examination.

ESTABLISHING AND CERTIFYING ELIGIBILITY LISTS

Section 23.26

Upon the establishing the final examination score of each applicant, the Chief Examiner shall prepare a proposed promotional eligibility list, ranking the candidates according to their final score. Ties in final score shall be resolved by priority in time of filing applications. The Chief examiner shall forward the proposed eligibility list to the City for certification within 3 working days following the end of the fourteen-day period specified in Section 23.19.

Section 23.27

After receiving the proposed promotional list from the Chief Examiner, the City shall take action to either approve or reject the proposed list. If the list is approved the list shall become known as a promotional eligibility list for the specified class. The City shall meet within seven (7) working days of receipt of the list to take action.

PROVISIONAL APPOINTMENT

Section 23.28

The Mayor may temporarily fill a vacancy in a permanent position by provisional appointment provided that the City makes a finding that such provisional appointment is necessary to the effective operation of the department involved.

Section 23.29

Provisional appointments shall be terminated at such time as permanent appointment can be made from the appropriate eligibility list or until such time as the reason necessitating the provisional appointment no longer exists. However, no provisional appointment shall exceed four (4) months from the date of appointment. No person shall receive more than one (1) provisional appointment in a given class for more than four (4) months in any one calendar year except for the following reasons: 1) Providing continuity of leadership for the department, 2) The provisional appointment is anticipated to end within the next four month period, 3) An eligibility list is in the process of being established.

Section 23.30

A provisional appointee shall have the authority and responsibility normally attendant in the position to which the employee has been appointed during the effective period of the appointment.

Section 23.31

The acceptance by an individual of a provisional appointment shall not affect their standing on the eligibility list for permanent appointment. Such service shall not be counted as part of the probationary period set forth in Section 38 of this Article in case of such appointment to a permanent position.

Section 23.32

A provisional appointee shall not acquire any Rank status in the position or class to which appointed by virtue of any provisional appointment. Such status may be acquired only by permanent appointment under these rules.

Section 23.33

A provisional employee shall not accrue any service credits in the position to which he/she has been appointed except those credits to which such employee would otherwise be entitled.

Section 23.34

Those individuals on a reinstatement list who have been involuntarily demoted after attaining a permanent appointment shall be re-appointed to their respective position in the affected class before any provisional appointment is made. If the re-appointment is temporary, the affected individual shall be RIF'd and placed back on the re-instatement list for a period not to exceed three (3) years from the date of the RIF for an un-funded position. The re-instatement list shall take priority in filling vacant positions over the promotional list for a given class.

Section 23.35

Provisional appointments shall be made in rank order from the affected eligibility list. Should there be no current eligibility list for a given classification; seniority within the next lower classification shall be used to select an employee for provisional appointment.

MISCELLANEOUS SITUATIONS

Section 23.36

Appointments to Vacancies Resulting from Regular Employees on Indefinite Military Leave of Absence shall be considered as a permanent position and shall be filled in the manner provided in this Article.

Section 23.37

Appointments to Vacancies Resulting from Regular Employees being granted Leave Without Pay for One Year shall be considered as a permanent position and shall be filled in the manner provided in this Article.

VACANCIES IN CLASSIFIED POSITIONS

Section 23.38

Any permanent vacancy in a classified position shall be filled within one hundred twenty days (120) upon the official vacancy of said classified position. Classified positions included in this section are: Assistant Chief of Fire Prevention and Battalion Chief.

PROBATIONARY PERIOD

Section 23.39

No appointment shall be deemed complete until the expiration and satisfactory completion of a six (6) month probationary period. Appointments subject to the six (6) month probationary period are Assistant Chief or Fire Prevention and Battalion Chief. The probationary period shall commence on the date of appointment.

ARTICLE 24 – PROVIDING ALS SERVICES WHILE UNDER A BLS LICENSE

This Article is reserved for future use.

ARTICLE 25 - DISCIPLINARY PROCEDURES

Section 25.1

Employees may be disciplined or discharged for just cause. Discipline shall normally be applied at progressive and escalating levels, except under exigent circumstances, to allow the employee proper notice of misconduct and an opportunity to improve performance. The level or degree of discipline imposed shall take into consideration the employee's prior record of service, length of service, severity of offense and proper documentation of prior disciplinary actions.

Section 25.2

Supervisor, upon receipt of information alleging a possible violation or violations of department Policies and Procedures or Rules and Regulations, may begin an investigation into the complaint if he determines that there is reasonable cause to believe that a legitimate complaint exists. The supervisor may also begin an investigation upon receipt of a written notice of violation against a member. The supervisor shall not assume or prejudge the validity of the complaint until the completion of the investigation. If, after the investigation, the complaint is deemed to be valid, and if the Fire Chief determines that disciplinary action is to be implemented, a written complaint, signed by the person originating the complaint or by the investigating supervisor, shall be given to the individual to whom the complaint refers. This requirement shall precede the initiation of any disciplinary procedures under the terms of this Article.

Section 25.3

Discipline shall be documented within the employees personnel file and may include the following: written reprimands, any sanction that includes loss of, pay or benefits, reduction of rank, and discharge.

Section 25.4

Prior to the imposition of any discipline or discharge, the employee shall be provided a copy of the alleged violation. Additionally, the employee shall be provided with all relevant documents the Employer has in their possession. In addition, the Employer shall hold a pre-disciplinary hearing no sooner than ten (10) days and no longer than thirty (30) days from the time the employee was notified of the alleged violation. At this hearing the employee will be given an opportunity to present their side of the issue. The employee may waive their rights to the pre-disciplinary hearing.

Section 25.5

The employee shall be entitled to have Union representation present at any meeting held with the Employer to discuss potential disciplinary action against him. Should said employee decide not to use Union representation, the employee will be required to sign documentation to that effect.

Section 25.6

The Employer may place an employee on administrative leave with pay pending the final decision as to the appropriate discipline resulting from the pre-disciplinary hearing.

Section 25.7

The employee and the employee's Union representative, with the employee's authorization, shall have the right to inspect the full contents of his personnel file. No written reprimand or greater disciplinary document may be placed in the personnel file unless the employee has first been notified of said disciplinary document and has been given a copy of the document, with a copy to the Union. An employee who disagrees with the validity of any disciplinary document that is added to his file shall have the opportunity to challenge said document under the grievance procedure of this contract. The employee shall be required to sign the written reprimand or other disciplinary action acknowledging that he has read the contents of the document.

Section 25.8

Upon written request of the employee, written reprimands will be removed from an employees personnel file after three (3) years from the date said action was finalized provided that no further written reprimands have been issued within the three (3) year time period. If another written reprimand or any other disciplinary actions has been issued within the time period, the original written reprimand shall remain in the personnel file for an additional one (1) year from the latest reprimand.

Section 25.9

It is the Employer's sole determination as to whether or not an employee suspended without pay may be allowed to forfeit accrued vacation or compensatory time off in lieu of the suspension of pay.

ARTICLE 26 - PERSONNEL REDUCTION

Section 26.1

If a reduction in force is to be effected, the City shall notify the Union of its intention at least thirty (30) days prior to the date of the reduction.

Section 26.2

Any reduction in force shall be handled in the following manner:

Subsection 26.2.1

Seniority shall prevail in the event of a reduction in force.

Subsection 26.2.2

In the event of a reduction in force of sworn (i.e. Fire Suppression) personnel, the employee with the least seniority shall be the first laid off.

Subsection 26.2.3

In the event that there are two (2) or more employees eligible for layoff within the department with the same seniority, the City shall determine the order of layoff based upon employee performance.

Subsection 26.2.4

Priority for re-employment shall be according to seniority. The last sworn employee laid off shall have the first opportunity to return to work in a sworn position vacancy.

Subsection 26.2.5

No new employees shall be hired until employees on layoff status have been given the opportunity to return to work, provided, however, the employee has the qualifications for the position vacant. The employee shall be responsible for notifying the City of any changes in address and telephone numbers. Upon notification by certified mail, signed return receipt, the employee shall have thirty (30) days to notify the City of their intent to return to work and return to work. Failure of the employee to return to work within thirty (30) days of receipt of certified mail notification shall constitute forfeiture of all rights under this Article. Recall notice to the employee shall consist of a phone call followed up with a letter delivered by certified mail with signed return receipt.

Section 26.3

Demotions- Demotions shall fall into four categories, voluntary, involuntary, disciplinary and probationary. A demotion of any employee who has not previously held a classified position with the Mount Vernon Fire Department and therefore has no reinstatement rights at a lower ranking position may result in termination of employment. Any demotion of an employee not having previously held a classified position shall in no case result in the termination or demotion of any other member of the bargaining unit.

Section 26.4

Voluntary Demotion- an employee may request a voluntary demotion in writing to the Fire Chief or his designee. An employee receiving a voluntary demotion shall be returned to his previously held rank or grade. Voluntarily demoted personnel shall not retain reinstatement rights to the higher rank or position but shall have the option of retaining accrued time in grade for the time served in the higher ranking position or having this accrued time added to time served at their previously held permanent rank. Should an employee elect to have time served at a higher rank added to his time in grade served at a lower rank, this time will not be applied to the higher ranking position upon reappointment to that position. The employee must notify the fire chief in writing of his intention to retain accrued time in grade at the higher ranking position or whether it is to be added to time accrued at his previous permanent rank.

Section 26.5

Involuntary Demotion- an employee receiving an involuntary demotion from a permanent position due to a reduction in force, elimination of a job category or similar occurrence, or due to an involuntary demotion of a higher ranked person shall retain ongoing reinstatement rights in the higher position based on the date of the demotion with the person last demoted being the first reinstated. The last demoted employee shall have the first opportunity for reinstatement. Involuntarily demoted personnel shall retain reinstatement rights to the higher rank or position and shall have the option of retaining accrued time in grade for the time served in the higher ranking position or having this accrued time added to time served at their previously held permanent rank. Should an employee elect to have time served at a higher rank added to his time in grade served at a lower rank, this time will not be applied to the higher ranking position upon reappointment to that position. The employee must notify the fire chief in writing of his intention to retain accrued time in grade at the higher ranking position or whether it is to be added to time accrued at his previous permanent rank. An employee receiving an involuntary demotion from a provisional position shall not receive any reinstatement rights to the position. An involuntarily demoted employee shall retain eligibility for any higher ranking position for which they were eligible prior to their demotion.

Section 26.6

Disciplinary Demotion- an employee receiving a disciplinary demotion, according to the terms of this contract, department rules and regulations or civil service rules shall be returned to his previously held permanent rank. Personnel demoted for disciplinary reasons shall have the option of retaining accrued time in grade served in the higher ranking position or having this time added to time served at their previously held permanent rank. Should an employee elect to have time served at a higher rank added to his time in grade served at a lower rank, this time will not be applied to their higher ranking position upon reinstatement to that position. The employee must notify the fire chief in writing of his intention to retain accrued time in grade at the higher ranking position or whether it is to be added to time accrued at his previous permanent rank.

Section 26.7

Probationary- involuntary demotions due to the failure to satisfactorily complete a probationary period shall be in accordance with this agreement and the affected employee or employees shall be returned to their previous permanent rank or grade with no reinstatement rights and no accrual of time in grade at the higher position. Time served at the higher rank shall be credited to the employee's permanently held rank.

ARTICLE 27 - TERMINATION PAY AND METHOD OF COMPUTATION

Section 27.1

Upon termination of employment, all regular full-time employees shall receive earned severance pay as follows:

Subsection 27.1.1

Accrued holidays

Subsection 27.1.2

Accrued and unused vacation days

Subsection 27.1.3

Overtime for which pay has been performed and pay authorized

Subsection 27.1.4

Accrued and unused compensatory time off

Subsection 27.1.5

Sick Leave as outlined in Sections 27.3 & 27.4 of this article.

Section 27.2

In accordance with terms of Article 23 of this Agreement, employees terminated because of financial limitations or constraints upon the City's budget shall be provided the opportunity not to receive accrued vacation, holidays, time off or other compensation for a period not to exceed three (3) months. When employees are terminated, the affected employee shall be advised by the City of their prospects for being rehired within the following three (3) and twelve (12) month periods. Should any employee who has opted to delay the termination compensation be rehired within three (3) months of termination, such vacation, holiday or other accruals as were earned at the date for which no compensation has been made shall be restored to the employee. Otherwise, upon expiration of the three (3) months absence without being rehired, or an earlier date if so requested in writing by the employee, full compensation for such accruals shall be made to the employee.

Section 27.3

An employee who leaves City service in good standing after a minimum of ten (10) consecutive years of service and has a minimum of 676 hours in their sick leave bank shall be eligible for a cash-out of their sick leave bank. The cash-out shall be calculated at the employee's final hourly rate multiplied by 20% of the employee's sick leave bank balance.

Section 27.4

In the event of the death of an employee, the employee's estate shall be paid for 50% of the total accrued and unused sick leave hours at the employee's regular hourly wage in effect at the time of death. This benefit applies regardless of whether the employee is on duty or not at the time of death.

ARTICLE 28 - GRIEVANCE PROCEDURE

Section 28.1

The purpose of this procedure is to provide an orderly method for resolving grievances. A determined effort shall be made to settle any such differences at the lowest possible level in the grievance procedure.

Section 28.2

For the purpose of this Agreement, a grievance is defined as only those disputes involving the interpretation, application or alleged violation of a provision of this Agreement or a dispute reasonably related thereto. Grievances shall be processed in accordance with the following procedures within the stated time limits.

Section 28.3

It shall be understood that all grievances and responses generated by this grievance procedure shall be in writing. The grievance form shall include the following information:

Subsection 28.1.1

A statement of the grievance and the facts upon which it is based including the date of occurrence.

Subsection 28.1.1

The section of this contract to which the grievance reasonably relates.

Subsection 28.1.1

Remedial action requested.

Section 28.4

Time periods between grievance steps may be extended by written mutual agreement of both parties. Days for the purpose of this grievance procedure are defined as Monday through Friday, excluding Saturdays, Sundays, and Holidays.

STEP 1: Within thirty (30) days of the alleged grievance or knowledge of the alleged grievance, if the Union grievance committee determines that a grievance exists, the Union shall present the grievance in writing to the Fire Chief or his designee who will attempt to resolve the grievance within ten (10) days of its submittal.

STEP 2: If the grievance remains unresolved, the Union shall submit the grievance to the Mayor who shall attempt to resolve the grievance within fifteen (15) days of its submittal.

STEP 3: If the grievance remains unresolved as a result of step 2, the Union may, within thirty (30) days following ten (10) day period of step 2 (above), submit the grievance to a Board or Arbitration consisting of three (3) persons. This board shall consist of a representative of the Union, a representative of the City, and a third member chosen by both parties. The Union and the City representatives must be appointed and meet to select the third member within ten (10) days following the Union's decision to submit the grievance to arbitration. The City and Union representatives shall have five (5) days to select the third member. If the parties cannot agree on a third member within this time period, both parties agree to petition the Public Employees Relations Commission for a neutral arbiter. Both parties agree that the Board shall meet to hear the grievance at the neutral arbiter's earliest convenience. The decision rendered by the Arbitration Board shall be final and binding on both parties. Each party hereto will pay the expenses of their respective representatives. The expenses of the third member of the arbitration board shall be shared equally by the parties hereto.

Section 28.5

The Union and the employer agree that the submission of a case to arbitration shall be based on the original written grievance. The arbitrator shall have no authority to alter, modify, vacate or amend any terms of this agreement or impair any common law right of the employer.

Section 28.6

The prescribed time limitations are designed to resolve grievances in a timely manner. It is incumbent upon the party initiating the grievance to adhere to the time limitations prescribed in Steps 1 and 2 of the grievance procedure. Failure to submit a grievance in accordance with the limitations prescribed in Steps 1 and 2 of this grievance procedure shall constitute abandonment of the grievance.

Section 28.7

In the event the grievance is not resolved in the prescribed time limits set forth, the grievance shall automatically proceed to the next step unless the time limits have been extended by written mutual agreement of both parties. The steps outlined in this grievance procedure are intended to provide for the resolution of grievance by line of responsibility. Failure to submit a grievance in accordance with the process prescribed shall constitute abandonment of the grievance.

ARTICLE 29 - HEALTH AND SAFETY MEASURES

Section 29.1

The Union and City agree to create and participate fully in a Health and Safety Committee in order to promote a safe work place and reduce work-related injuries and illness.

Section 29.2

The Committee shall consist no more than (6) six people, with two representatives appointed by the Union and a representative that is the Fire Chief or his/her designee. The committee's jurisdiction shall cover all matters of safety to the members of the Fire Department. Decisions shall be made by a majority vote. Committee meetings shall be held at least quarterly or at other reasonable times as mutually agreed.

Section 29.3

The committee shall propose safety and health standards for the Fire Department to achieve the safest workplace reasonably attainable under the conditions to which the employees are or will be exposed.

Section 29.4

A Physical Fitness Program designed to maintain and improve the cardiovascular system, muscular flexibility, and coordination shall be developed by the Union and approved by the Fire Chief. Participation by all Union employees in this program shall be mandatory.

Section 29.5

Limited Duty. In the event a member (excluding LEOFF 1 employees) covered under this contract is temporarily disabled due to injury or illness and that member's physician releases him or her to limited duty, every attempt to reasonably accommodate that release will be made. The member's physician will be required to present a statement as to the reasonable accommodations that may be needed and the probable duration of those limitations. Any limitations and job placement would be reviewed weekly by the Human Resources Department and Fire Administration. All placements would be considered temporary in nature with a goal of expediting the earlier return to work of the member. Limited duty placements will be made only when they can be done without placing an undue burden of cost and/or manpower movement on the City. Members assigned to limited duty shall work a 40 hour work week or an alternate number of hours agreed to by the City and the employee in consultation with the employee's physician.

ARTICLE 30 - POLICY AND PROCEDURES

Section 30.1

The Union agrees that its members shall comply with all Fire Department Policies and Procedures and SOG's. The City and the Union agree that a need exists for close cooperation between labor and management, and further, from time to time suggestions and complaints of a general nature affecting the Union and the City require consideration. Therefore, the City shall appoint representatives and the Union shall appoint representatives to sit as a committee to review suggested updates to the Fire Department Policies, Procedures, and SOG's.

Section 30.2

The parties agree to respond to suggested updates of Departmental Policies, Procedures, and SOG's within thirty (30) days of receipt of proposed updates.

Section 30.3

Disputes regarding the application of Fire Department Policies, Procedures, and SOG's that affect working conditions and performance, and which qualify as a grievance under Article 28, Section 28.2 of this Agreement, shall be processed by means of the grievance procedure.

Section 30.4

Letters of Understanding – Should the Union and City mutually agree to change, add, or delete and provisions of the Agreement or Departmental Policies, Procedures or SOG's which are mandatory subjects of bargaining, such change shall be set forth and processed by means of a letter of understanding signed by both parties.

ARTICLE 31 - CLOTHING ALLOWANCE

Section 31.1

The City will shall furnish, launder, and maintain all uniforms, protective clothing or protective devices required of employees in the performance of their duties. Laundering services shall be contracted with a local Mount Vernon business and shall provide pick-up and drop-off (at least two times a week) of employees uniforms at each Fire Station. Should the employee be without uniforms prior to a scheduled shift, it is the responsibility of the employee to contact the Laundry service provider for pick-up of necessary uniforms. Replacements will be made as necessary as determined by the Fire Chief or his designee.

Section 31.2

On or before January 1, 2011, the City shall provide each employee covered by this agreement with the following complement of uniforms that comply with SOG 4.7.1 and the current edition of NFPA 1975:

- 5 – Pair of Class B Nomex (7.5 oz) pants
- 5 - Class B shirts
- 1 – Duty jacket
- 1 – Pair of shoes or boots, 6 pair of socks
- 1 – Duty belt
- 1 – Sweatshirt
- 4 - T-shirts
- 1 set of 2 badges, collar brass, and name tag

Section 31.3

Once the employee is issued their initial uniform as indicated in Section 31.2, each employee shall be provided a clothing allowance of \$400.00 per calendar year to purchase any replacement items necessary. The \$400 allowance will be pro-rated in the initial year that the employee receives their uniform. The City shall track the expenditures of each employee throughout the calendar year. The annual clothing allowance shall not be considered part of the employee's wages.

Section 31.4

The City agrees to furnish employees who have completed two years of service with a Class A uniform complying with SOG 4.7.1 and consisting of:

- 1 – Class A dress coat (double-breasted, navy style) with appropriate rate and service markings and patches
- 1 – Pair of black dress slacks
- 1 – White dress shirt w/o insignia
- 1 – Pershing style hat w/ appropriate hat badge
- 1 – Black tie
- 1 – Black belt

The City also agrees to update (if necessary) on an annual basis, any rank and service markings applicable to the Class A coat.

Section 31.5

The Union will be allowed, at no expense to the City, to wear the current IAFF belt buckle on the duty uniform.

ARTICLE 32 - TRAINING

Section 32.1 – College Courses

College courses requested by employee for career enhancement, if approved, City shall reimburse the employee for tuition, books & lab fees upon receipt of a report card with grade of "C" or higher for the class. Employee will not be docked for time off if attending while on duty. Employee must provide cover for vacancy if attendance at class leaves the shift short. Employees are encouraged to attend on-line courses and may do so during work hours so long as classes do not interfere with normal operations of the company. Hours spent in classes while off-duty are not considered work and are non-compensable.

Section 32.2 – Optional Training

32.2.1

Optional training definition:

- A) Training that is requested by and attended at the employee's option and approved by the appropriate program manager.
- B) Schools, classes or conferences that pertain to the maintenance or improvement of knowledge or skills in firefighting, rescue, emergency medical care, hazardous materials, emergency management, supervision and leadership.

Optional training shall be compensated as follows:

32.2.2

All compensable hours in excess of 212 hours per an employee's 28-day work cycle or 40 hours per 7 day work week shall be paid with compensatory time or pay at 1 ½ times his or her normal hourly rate.

32.2.3

At the option of the Fire Chief or his designee, an employee's work schedule may be adjusted for the express purpose of reducing compensable training hours.

32.2.4

Backfill, if needed, will be provided by the City.

32.2.5

Overtime calculations based on exceeding 24 hours in a 72 hour period will not apply to optional training.

32.2.6

Compensation shall be determined prior to the employee attending the training.

32.2.7

For calculating compensable hours for optional training, actual hours worked in the affected 28 day work cycles shall be used. Actual hours worked include regular shift hours, travel time to and from training, and actual time spent in class.

Section 32.3 – Mandatory Training

Mandatory training is defined as:

- A) Any class that is mandated by the Chief.
- B) Any class that is compulsory and the employee has no choice but to attend.
- C) Training that is required to maintain certifications:
 - EMT / Paramedic
 - Fire Investigation Including IFSAC Fire Investigator Continuing Education
 - SCBA Repair and maintenance
 - PPE Repair and maintenance

Section 32.4

Mandatory training will be compensated as follows:

Subsection 32.4.1

All compensable hours in excess of an employee's 192 hours per 28-day work cycle or 40 hours per 7 day work week shall be paid with compensatory time or pay at 1 ½ times his or her normal hourly rate at the option of the employee.

Subsection 32.4.2

All compensable hours in excess of 24 hours in a 72 hour period shall be paid with compensatory time or pay at 1 ½ times his or her normal hourly rate at the option of the employee.

Section 32.5

Travel time shall be compensated as follows:

For college courses and optional training there is no compensation for travel time. Travel costs (mileage, air/train fare, car rental) may be paid for by the City for Optional training if the employee is approved to attend. Employees shall always use a city vehicle for travel, if driving, unless there is no vehicle available. Employees may opt to drive personal vehicles as their own cost.

Travel costs (mileage, air/train fare, car rental) may be paid for by the City for Mandated training, except for regular term college classes. If driving, time will be calculated using Mapquest®, and shall be compensated at 1.5 times hourly rate for the driver of the vehicle only if outside the employee's regularly scheduled work schedule. Travel time for Paramedics will be deducted from their 50 hours of CME overtime.

ARTICLE 33 - SUCCESSORS AND ASSIGNS

This agreement shall be binding upon the successors and assigns of the parties hereto, and no provisions, terms, or obligations herein contained shall be affected, modified, altered, or changed in any respect whatsoever by the consolidation, merger, annexation, transfer or assignments of either party hereto, or by any change geographically or otherwise in the location or place of business of either party hereto.

ARTICLE 34 - STRIKES

The Union agrees there shall be no strikes, slow downs, stoppage of work or any interference with the efficient management of the Fire Department for the duration of this Agreement.

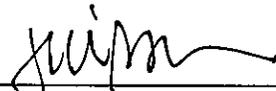
ARTICLE 35 - SAVINGS CLAUSE

If any provisions of this Agreement or the application of such provisions should be declared invalid by the Court action or by reason of any existing or subsequently enacted legislation, the remaining parts or portions of this Agreement shall remain in full force and effect.

ARTICLE 36 - DURATION OF AGREEMENT

This agreement shall be in full force and effect from January 1, 2013 through and including December 31, 2015. This agreement may not be modified except by mutual consent of the Employer and the Union.

Signed this 18 day of August, 2013



Mayor, City of Mount Vernon



President, International Association of Fire Fighters, Local 1983

Approved as to form:



City Attorney

ATTEST: 

APPENDIX A - WAGES

Section A.1

Wage Schedule

Shift Battalion Chief

2013 Base wage shall be \$7914.32 per month.

2014 Base wage shall be \$8153.34 per month (49 Hour Work Week).

2015 Base wage shall be a minimum of \$8234.87 per month (49 Hour Work Week).

Fire Prevention Battalion Chief

2013 Base wage shall be \$8072.61 per month (2% above shift Battalion Chief).

This position maintains 2% above the 48 hour Shift Battalion Chief Base for 2014 and 2015.

- 2014 Base wage shall be \$8153.34 per month (2% above shift Battalion Chief).
- 2015 Base wage shall be a minimum of \$8234.87 per month (2% above shift Battalion Chief).

Section A.2

The City and Union mutually agree to a wage re-opener on or before July 1st, 2014 for wages in 2015. The City and Union mutually agree to use the comparable districts/cities that were agreed to for this contract period.

Section A.3

Fire Prevention Battalion Chief Premiums

2% above Battalion Chief Base Wage

½ % ICC Inspector 1

½% ICC Inspector 2

½% ICC Plan Review

½% NFA or equivalent Fire Sprinkler/Alarm Plan Review

Combined premiums not to exceed 4% above Battalion Chief Base Wage.

Section A.4

Battalion Chief Premiums

2% Emergency Manager – above Battalion Chief base wage

8% above Battalion Chief Base wage for actual hours worked for: 1) the Mapping Coordinator, 2) the HAZMAT Coordinator, and 3) In the absence of the Chief, the Administrative Contact for the actual hours spent performing work for the Chief (attending meetings, taking phone calls, etc.). The Chief will have the discretion to assign this work as needed.

APPENDIX B – LONGEVITY and DEFERRED COMPENSATION

Section B.1

All present and future Battalion Chiefs and future Assistant Chiefs of Fire Prevention shall be granted Longevity Pay in addition to the base salary set forth in Article 10. Longevity Pay shall commence on the anniversary date of the employees employment, according to the following schedule:

Subsection B.1.1

\$10.00 per month additional salary for each year of employment.

Subsection B.1.2

Such additional payment to commence on the anniversary date of employment after the completion of five (5) years consecutive employment on a full-time basis.

Section B.2

Starting January 1st 2014 the City of Mount Vernon will contribute \$80 per month into a 457 deferred compensation account (employee's choice) on behalf of the employee.

APPENDIX C - EDUCATION INCENTIVE

Section C.1

To be eligible to receive the Educational Incentive, an employee hired after ratification of this contract must possess an Associates degree or a Bachelors degree as described in Sections 2 and 3 of this appendix. Employees hired prior to ratification of this contract shall be eligible to receive the appropriate educational incentive if they have any Associates degree or Bachelors degree from an accredited college.

Section C.2

Employees covered by this agreement with either an Associates Degree in Fire Science, Emergency Medical Services, Fire Command Administration, or an allied field subject, shall receive a premium of \$50.00 per month. Acceptance of an allied field degree is subject to the approval of the Fire Chief or his designee.

Section C.3

Employees covered by this agreement with a Bachelor degree in Fire Science, Emergency Medical Services and/or Fire Command Administration, or an allied field subject, shall receive a premium of \$100.00 per month. Acceptance of an allied field degree is subject to the approval of the Fire Chief or his designee.

Section C.4

The employee may, at any time, elect to receive either the Educational Incentive or Longevity pay. An employee may not receive the Educational Incentive or Longevity pay concurrently.

APPENDIX D- KELLY DAY SELECTION CRITERIA

The City and Union agree to the following language for selecting Kelly days. Where it is the intent of the union and the City to not change Kelly days once they are jointly approved by the Union and the City; schedules may be adjusted for a period of time due to organizational needs if mutually agreed upon by the Employee and the Employer (disability, military leave of absence, provisional assignments, etc.).

1. Kelly Days must be taken in each 27 day cycle as set by the Fire Department Administration.
2. The Floating Kelly Day may be taken any time during the calendar year.
3. Only two employees may be off on Kelly Days on any given day.
4. Battalion Chiefs and qualified acting BC's assigned to the same shift shall not select Kelly days on the same day.
5. All Kelly days shall be scheduled for the following year by December 15 of the preceding year. All shifts shall use the same Kelly Day selection criteria. Kelly days shall be selected by all members of each shift at one time in a single session, using a "round-robin" format, with the senior person selecting 1 Kelly day first in any one of the 27-day cycles assigned to that person, followed by the next senior, and so on until all individual 27-day cycles have been assigned the appropriate number of Kelly days and the floating Kelly Day has been chosen.
6. At no time shall Kelly days create an overtime expense to the City.
7. The completed Kelly day calendar shall be submitted to the Fire Chief electronically upon completion, and reviewed at a labor management meeting prior to Vacation and Holiday selection.
8. In the event an employee is moved from shift to shift during the year, they will move into the 28-day cycle of the position they are replacing, and shall be assigned the Kelly days for the position they are replacing, unless the movement creates unnecessary overtime.
9. Kelly days shall be allowed on mandatory training days. If an employee chooses a Kelly day on a mandatory training day, it will be the responsibility of the employee to make up the training at no expense to the City.

No Kelly days selected under the rules above will be considered approved until after the City and the Union meet to review the Kelly day selection.

APPENDIX E - CONSENT/RELEASE for ARTICLE 11, DRUG POLICY

I consent to the collection of a urine sample by _____ and its analysis by _____ for those drugs specified in the Collective Bargaining Agreement.

The laboratory administrating the tests will be allowed to release the results to the City of Mount Vernon only after the laboratory's results have been reviewed and interpreted by the Medical Review Physician. The information provided to the City shall be only whether the tests were confirmed positive or were negative and no other results of the test without my written consent.

The laboratory is not authorized to release the results of this test to any other person without my written consent.

I understand that I have the right to my complete test results and that the laboratory will preserve the sample for at least six (6) months. I have the right to have this sample split and a portion tested at the City's expense at a second laboratory of my choice in the event the test results are confirmed positive.

I understand that the City is requiring me to submit to this testing s a condition of my employment and that alteration of the sample or failure to reasonably cooperate with the collection of a urine sample may result in disciplinary action by the City.

I understand that a confirmed positive test may result in a requirement that I undergo rehabilitation.

By signing this consent form, I am not waiving any of my rights under any federal, state, or local law, statute, constitution, ordinance, administrative rule or regulation or common law provision, I understand that I have the right to challenge any confirmed positive test result and any City action based thereon, by filing a grievance under the Collective Bargaining Agreement.

Employee Signature

Date

APPENDIX F – MEMORANDUM OF UNDERSTANDING 1

Memorandum of Understanding

Regarding the Future Assistant Chief of Operations and EMS

1. Purpose. The purpose of this Memorandum of Understanding is to set forth the agreement of the parties concerning the release of work currently belonging to the Fire Chiefs Bargaining Unit IAFF Local 1983, hereinafter referred to as the "Union" to the, yet to be created Assistant Chief of Operations and EMS hereinafter referred to as the "City".
2. Job description. The Union and City will mutually create language for the Assistant Chief of Operations and EMS job description.
3. Unit Clarification – The Union agrees not to file for unit clarification regarding the Assistant Chief of Operations and EMS.
4. Release of Work. The Union will release the work consisting of Emergency Medical Services Administrator, Emergency Manager, and Administrative Contact along with the premium pays associated with this work.
5. Sunset Clause. This Memorandum of Understanding is to remain in full force and effect unless mutually terminated by both parties.

This Memorandum of Understanding constitutes the complete agreement of the parties with respect to the subject matter hereof, and shall be in full force and effect on January 1, 2010.

Mayor, City of Mount Vernon

President, Local 1983, IAFF

Date _____

Date _____

APPENDIX G – HEALTHCARE SUMMARY OF BENEFITS

Regence BlueShield: AWC HDHP HSA Qualified Coverage Period: 01/01/2013 - 12/31/2013
 Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual & Eligible Family | Plan Type: PPO
This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myRegence.com or by calling 1 (888) 370-6156. (Note: the Uniform Glossary can be accessed at www.cco.cms.gov.)

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$1,500 single / \$3,000 family per calendar year. Doesn't apply to certain preventive care. Amounts in excess of the allowed amount do not count toward the deductible.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Are there other deductibles for specific services?	No.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. \$5,000 single / \$10,000 family per calendar year.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balanced-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	Yes. \$2,000,000	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes <i>specific</i> coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	Yes. See www.myRegence.com or call 1 (888) 370-6156 for lists of preferred or participating providers.	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services.

Questions: Call 1 (888) 370-6156 or visit us at www.myRegence.com.
 If you aren't clear about any of the bolded terms used in this form, see the Glossary.
 You can view the Glossary at www.cco.cms.gov or call 1 (888) 370-6156 to request a copy.

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- Co-payments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Co-insurance is *your* share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your co-insurance payment of 20% would be \$200. This may change if you haven't met your deductible.
- The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use participating providers by charging you lower deductibles, co-payments and co-insurance amounts.

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	40% co-insurance	40% co-insurance	None
	Specialist visit	20% co-insurance	40% co-insurance	40% co-insurance	Coverage is limited to 12 acupuncture visits / year. Coverage is limited to 10 spinal manipulations / year.
	Other practitioner office visit	20% co-insurance for acupuncture and spinal manipulations	40% co-insurance for acupuncture and spinal manipulations	40% co-insurance for acupuncture and spinal manipulations	
If you have a test	Preventive care/ screening/immunization	No charge	No charge	40% co-insurance	Deductible waived.
	Diagnostic test (x-ray, blood work)	20% co-insurance	40% co-insurance	40% co-insurance	None
	Imaging (CT/PET scans, MRIs)	20% co-insurance	40% co-insurance	40% co-insurance	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.RegenceRx.com .	Generic drugs	20% co-insurance / retail and mail order prescription	20% co-insurance / retail and mail order prescription	20% co-insurance / retail and mail order prescription	Coverage is limited to a 90-day supply retail or 90-day supply mail order. Deductible does not apply to certain preventive drugs, women's contraceptives and immunizations at a participating pharmacy.
	Preferred brand drugs	20% co-insurance / retail and mail order prescription	20% co-insurance / retail and mail order prescription	20% co-insurance / retail and mail order prescription	
	Non-preferred brand drugs	20% co-insurance / retail and mail order prescription	20% co-insurance / retail and mail order prescription	20% co-insurance / retail and mail order prescription	
	Specialty drugs	Refer to generic, preferred brand and non-preferred brand drugs above, for self-administrable cancer chemotherapy drug coverage.			

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	40% co-insurance	40% co-insurance	none
	Physician/surgeon fees	20% co-insurance	40% co-insurance	40% co-insurance	none
	Emergency room services	20% co-insurance	20% co-insurance	20% co-insurance	none
If you need immediate medical attention	Emergency medical transportation	20% co-insurance	20% co-insurance	20% co-insurance	none
	Urgent care	Covered the same as the office or clinic or If you have a test Common Medical Events.			none
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	40% co-insurance	40% co-insurance	none
	Physician/surgeon fee	20% co-insurance	40% co-insurance	40% co-insurance	none
	Mental/Behavioral health outpatient services	20% co-insurance	40% co-insurance	40% co-insurance	none
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health inpatient services	20% co-insurance	40% co-insurance	40% co-insurance	none
	Substance use disorder outpatient services	20% co-insurance	40% co-insurance	40% co-insurance	none
	Substance use disorder inpatient services	20% co-insurance	40% co-insurance	40% co-insurance	none
	Prenatal and postnatal care	20% co-insurance	40% co-insurance	40% co-insurance	Maternity services for children are not covered.
If you are pregnant	Delivery and all inpatient services	20% co-insurance	40% co-insurance	40% co-insurance	

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
If you need help recovering or have other special health needs	Home health care	20% co-insurance	20% co-insurance	20% co-insurance	Coverage is limited to 130 visits / year.
	Rehabilitation services	20% co-insurance	40% co-insurance	40% co-insurance	Coverage is limited to 30 inpatient days / year.
	Habilitation services	20% co-insurance	40% co-insurance	40% co-insurance	Coverage is limited to 25 outpatient visits / year.
	Skilled nursing care	20% co-insurance	40% co-insurance	40% co-insurance	Coverage for neurodevelopmental therapy is limited to 30 outpatient visits / year.
	Durable medical equipment	20% co-insurance	40% co-insurance	40% co-insurance	Coverage is limited to 90 inpatient days / year.
	Hospice service	20% co-insurance	20% co-insurance	20% co-insurance	-----none-----
	Eye exam	Not covered	Not covered	Not covered	Coverage is limited to 14 respite days / lifetime.
	Glasses	Not covered	Not covered	Not covered	-----none-----
	Dental check-up	Not covered	Not covered	Not covered	-----none-----

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)	
<ul style="list-style-type: none"> • Bariatric surgery • Cosmetic surgery, except congenital anomalies • Dental care (Adult) • Hearing aids 	<ul style="list-style-type: none"> • Infertility treatment • Long-term care • Private-duty nursing • Routine eye care (Adult)
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)	
<ul style="list-style-type: none"> • Acupuncture 	<ul style="list-style-type: none"> • Chiropractic care • Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1 (888) 370-6156. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1 (877) 267-2323 x61565 or www.cco.cms.gov.

Your Grievance and Appeals Rights:

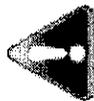
If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact the plan at 1 (888) 370-6156 or visit www.myRegence.com. You may also contact your state insurance department at 1 (800) 562-6900 or www.insurance.wa.gov or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa/healthreform.

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (888) 370-6156.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,730
- Patient pays \$2,810

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventative	\$40
Total	\$7,540

Patient pays:

Deductibles	\$1,500
Co-pays	\$0
Co-insurance	\$1,160
Limits or exclusions	\$150
Total	\$2,810

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,070
- Patient pays \$2,330

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventative	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1,500
Co-pays	\$0
Co-insurance	\$730
Limits or exclusions	\$80
Total	\$2,330

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or pre-existing condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✖ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✖ No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and co-insurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1 (888) 370-6156 or visit us at www.myRegence.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary.

You can view the Glossary at www.ccio.cms.gov or call 1 (888) 370-6156 to request a copy.

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AWC Employee Benefit Trust
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More Choice and Convenience for AWC – Plan B - \$0 copay with VSP® Vision Care



Benefits effective 1/1/2013

Finding the right eyecare provider is important to your eye health and overall wellness. That's why you can choose to see a VSP doctor, retail chain affiliate provider, or any other provider.

You'll enjoy convenience, service, and savings with a VSP doctor. Most offer evening and weekend hours, and with a VSP doctor you'll get the most out of your benefit, including a WellVision Exam® and other services to ensure the health of your eyes. You'll also receive additional discounts on overages and non-covered services. Plus, your satisfaction is guaranteed with a VSP doctor.

Using your VSP benefit is easy.

Whether you choose to see a VSP doctor, retail chain affiliate, or any other provider, using your vision coverage is simple and convenient.

- **Find an eyecare provider who's right for you.**
To find a VSP doctor or an affiliate provider, visit vsp.com or call 800.877.7195.
- **Review your benefit information.** Visit vsp.com to review your plan coverage and how it differs with retail chain affiliates and other providers.
- **At your appointment, tell them you have VSP.** There's no ID card necessary.

That's it. VSP will handle the rest—there are no claim forms to complete when you see a VSP doctor or retail chain affiliate.

Visit vsp.com or call 800.877.7195 for more details on your vision coverage and exclusive savings and promotions for VSP members.

*Coverage with a retail chain affiliate may be different. Once your benefit is effective, visit vsp.com for details. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.
**Once your benefit is effective visit www.vsp.com to verify the Costco Doctor you are planning to visit is part of the affiliate network with VSP.

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VSP Doctor Network: VSP Signature

Benefit	Coverage with VSP Doctors	Coverage with Retail Chain Affiliate Providers*	
Eye Exam (once every 12 months)	• Fully covered	• Fully covered**	
Prescription Glasses	• \$0 copay	• \$0 copay	
Frame (once every 24 months)	• \$120 allowance • 20% discount on amount over your allowance	• \$70 allowance at Costco® • \$120 allowance at affiliate providers other than Costco®	
Lenses (once every 12 months)	• Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children	• Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children	
Lens Options	• Photochromics, Polarized, Scratch coating, Anti-reflective coating, Color and SkI coatings, Tints and Dyes are covered in full. • Average 35% - 40% off non-covered lens options	• Check with Costco® and affiliate providers for available covered lens options. • Check with Costco® for VSP member pricing on non-covered lens options • 20% off non-covered lens options at affiliate providers other than Costco®	
Contacts (once every 12 months instead of glasses)	• \$150 allowance for contacts and contact lens exam (fitting and evaluation)	• \$150 allowance for contacts • Contact lens exam is a private transaction	
Extra Savings and Discounts	• Available through VSP doctors only	• Not available	
Your Coverage with Other Providers			
Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.			
Exam.....	\$50.00	Trifocal Lenses.....	\$100.00
Single Vision Lenses.....	\$50.00	Frame.....	\$70.00
Bifocal Lenses.....	\$75.00	Contact Lenses.....	\$150.00
Tints.....	\$5.00 (total)		

Regence BlueShield: AWC HealthFirst® Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual & Eligible Family | Plan Type: PPO

Coverage Period: 01/01/2013 - 12/31/2013

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myRegence.com or by calling 1 (888) 370-6156. (Note: the Uniform Glossary can be accessed at: www.ccifo.cms.gov.)

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0 member / \$0 family per calendar year.	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$1,000 member / \$3,000 family per calendar year.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Co-payments, deductibles, co-insurance for outpatient rehabilitation services, neurodevelopmental therapy, premiums, balanced-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	Yes. \$2,000,000	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes <i>specific</i> coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	Yes. See www.myRegence.com or call 1 (888) 370-6156 for lists of preferred or participating providers.	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services.

Questions: Call 1 (888) 370-6156 or visit us at www.myRegence.com.
 If you aren't clear about any of the bolded terms used in this form, see the Glossary.
 You can view the Glossary at www.ccifo.cms.gov or call 1 (888) 370-6156 to request a copy.

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- Co-payments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Co-insurance is your share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your co-insurance payment of 20% would be \$200. This may change if you haven't met your deductible.
- The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use preferred and participating providers by charging you lower deductibles, co-payments and co-insurance amounts.

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 co-pay / visit	\$10 co-pay / visit, and 30% co-insurance	\$10 co-pay / visit, and 30% co-insurance	Co-payment applies to each preferred or participating office visit only. All other services are covered at the co-insurance specified. Coverage is limited to 12 acupuncture visits / year. Coverage is limited to 15 spinal manipulations / year. No charge for childhood immunizations from non-participating providers.
	Specialist visit	\$10 co-pay / visit	\$10 co-pay / visit, and 30% co-insurance	\$10 co-pay / visit, and 30% co-insurance	
	Other practitioner office visit	No charge for acupuncture and spinal manipulations	30% co-insurance for acupuncture and spinal manipulations	30% co-insurance for acupuncture and spinal manipulations	
If you have a test	Preventive care / screening/immunization	No charge	No charge	30% co-insurance	None
	Diagnostic test (x-ray, blood work)	No charge	30% co-insurance	30% co-insurance	
	Imaging (CT/PET scans, MRIs)	No charge	30% co-insurance	30% co-insurance	

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.RegenceRx.com.</p>	Generic drugs	\$4 co-pay / retail prescription \$8 co-pay / mail order prescription No charge for self-administrable cancer chemotherapy drugs			<p>Coverage is limited to a 34-day supply retail or 90-day supply mail order.</p>
	Preferred brand drugs	\$15 co-pay / retail prescription \$30 co-pay / mail order prescription No charge for self-administrable cancer chemotherapy drugs			
	Non-preferred brand drugs	\$35 co-pay / retail prescription \$70 co-pay / mail order prescription No charge for self-administrable cancer chemotherapy drugs			
	Specialty drugs	Refer to generic, preferred brand and non-preferred brand drugs above.			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	30% co-insurance	30% co-insurance	_____NONE_____
	Physician/surgeon fees	No charge	30% co-insurance	30% co-insurance	_____NONE_____
If you need immediate medical attention	Emergency room services	\$75 co-pay	\$75 co-pay	\$75 co-pay	Co-payment applies to the facility charge for each visit. Co-payment waived if admitted directly to a hospital or facility on an inpatient basis.
	Emergency medical transportation	20% co-insurance	20% co-insurance	20% co-insurance	_____NONE_____
	Urgent care	Covered the same as the office of clinic or If you visit a health care provider's office or clinic or If you have a test Common Medical Events.			_____NONE_____
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	Co-payment applies to each inpatient admission.
	Physician/surgeon fee	No charge	30% co-insurance	30% co-insurance	_____NONE_____

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge	30% co-insurance	30% co-insurance	Co-payment applies to each inpatient admission.
	Mental/Behavioral health inpatient services	10% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	
	Substance use disorder outpatient services	No charge	30% co-insurance	30% co-insurance	
	Substance use disorder inpatient services	10% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	
If you are pregnant	Prenatal and postnatal care	No charge	30% co-insurance	30% co-insurance	Co-payment applies to each inpatient admission. Maternity services for children are not covered.
	Delivery and all inpatient services	10% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	30% co-insurance after \$150 co-pay	
If you need help recovering or have other special health needs	Home health care	10% co-insurance	10% co-insurance	10% co-insurance	Coverage is limited to 150 visits / year.
	Rehabilitation services	10% co-insurance after \$150 co-pay for inpatient services	30% co-insurance after \$150 co-pay for inpatient services	30% co-insurance after \$150 co-pay for inpatient services	Co-payment applies to each inpatient admission. Coverage is limited to 15 inpatient days / year. Coverage is limited to 99 outpatient visits / year; does not apply to the out-of-pocket limit.
	Habilitation services	10% co-insurance after \$150 co-pay for inpatient services	30% co-insurance after \$150 co-pay for inpatient services	30% co-insurance after \$150 co-pay for inpatient services	Co-payment applies to each inpatient admission. Coverage for neurodevelopmental therapy is limited to 60 outpatient visits / year; does not apply to the out-of-pocket limit.
	Skilled nursing care	10% co-insurance after \$150 co-pay	10% co-insurance after \$150 co-pay	10% co-insurance after \$150 co-pay	Co-payment applies to each inpatient admission. Coverage is limited to 90 inpatient days / year.

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Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
	Durable medical equipment	10% co-insurance	30% co-insurance	30% co-insurance	None
	Hospice service	10% co-insurance	10% co-insurance	10% co-insurance	Coverage is limited to 14 respite days / lifetime.
If your child needs dental or eye care	Eye exam	No charge	No charge	No charge	Coverage is limited to 1 routine exam / year.
	Glasses	Not covered	Not covered	Not covered	None
	Dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Bariatric surgery
- Cosmetic surgery, except congenital anomalies
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine foot care except for diabetic patients
- Weight loss programs except for nutritional counseling
- Vision hardware

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1 (888) 370-6156. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1 (877) 267-2323 x61565 or www.cco.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact the plan at 1 (888) 370-6156 or visit www.myRegence.com. You may also contact your state insurance department at 1 (800) 562-6900 or www.insurance.wa.gov or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa/healthreform.

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (888) 370-6156.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,930
- Patient pays \$610

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Co-pays	\$10
Co-insurance	\$450
Limits or exclusions	\$150
Total	\$610

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,930
- Patient pays \$470

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Co-pays	\$260
Co-insurance	\$130
Limits or exclusions	\$80
Total	\$470

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or pre-existing condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

*** No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

*** No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and co-insurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1 (888) 370-6156 or visit us at www.nyRegence.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary.

You can view the Glossary at www.cciio.cms.gov or call 1 (888) 370-6156 to request a copy.

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WDS Dental Plan E Benefit Summary



Class I Benefits	100% - 70% (paid at incentive level)
Class II Benefits	100% - 70% (paid at incentive level)
Class III Benefits	50%
Annual Plan Maximum	\$2,000
Annual TMJ Maximum	50%, \$1,000 (does not accrue towards annual maximum)
Lifetime TMJ Maximum	\$5,000
Plan Year	January 1 - December 31

What is an "incentive level"?

When you first enroll in the plan - your "incentive level" (or payment level) will be 100%. Each calendar year that you use your dental benefits - your "incentive level" maintains the 100% incentive/payment level. If you do not use your dental plan for a year, your incentive level will decrease by 10%, but will not go below 70%.

To receive the highest level of benefits, use WDS in-network dentists. Find WDS contracted dentists at www.deltadentalwa.com/awc. Refer to your dental booklet for limitations and exclusions.



Your dental plan covers Class I, Class II, and Class III benefits at the percentage listed above.

Class I Benefits:

*Covers diagnostic & preventative care:

- Routine Examination & Cleaning (up to 2 times annually)
- Comprehensive Oral Exam (covered 1 time in a 3-year period, instead of 1 routine exam)
- X-rays, (limitations apply)
- Emergency Examinations
- Fissure Sealants (Covered 1 time every three years through age 14)
- Topical Application of Fluoride (up to 2 times annually)

Class II Benefits:

*Covers restorative, oral surgery, periodontics & endodontics care:

- Amalgam/composite fillings
- Removal of teeth and surgical extractions (includes removal of wisdom teeth)
- Procedures for pupal and root canal treatment
- *In certain conditions of oral health, general anesthesia or intravenous sedations may be covered*

Class III Benefits:

*Covers periodontics & prostodontics care:

- Crowns
- Inlays & Onlays (limitations apply)
- Dentures, fixed bridges
- Surgical placement or removal of implants or attachments to implants



* Please see dental booklet for limitations, and exclusions of this dental plan. This benefit summary is intended only as a plan overview. It does not include all parameters, limitations and exclusions of the plan.

DELTA DENTAL
Washington Dental Service
Washington Dental Service is a member of the Delta Dental Plan Association

Effective 1/1/13



**Group Health Cooperative: Association of Washington Cities
Employee Benefit**

Coverage Period: 1/1/2013 to 1/1/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Group | Plan Type: HMO

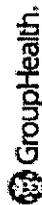


This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.ghc.org or by calling 1-888-901-4636.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes, \$2,000 individual/\$4,000 family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, benefit-specific coinsurances except ambulance, prescription drug co-pays, deductible, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <u>specific</u> covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.ghc.org or call 1-888-901-4636 for a list of in-network providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a specialist?	Yes. See www.ghc.org or call 1-888-901-4636 for a list of specialist providers.	This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have the plan's permission before you see the <u>specialist</u> .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .

Questions: Call 1-888-901-4636 or visit us at www.ghc.org.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.ghc.org or call 1-888-901-4636 to request a copy.

RQ-63977-2



**Group Health Cooperative: Association of Washington Cities
Employee Benefit**

Coverage Period: 1/1/2013 to 1/1/2014

Coverage for: Group | Plan Type: HMO

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

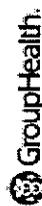
- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network provider charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating providers by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 co-pay	Not covered	none
	Specialist visit	\$10 co-pay	Not covered	none
	Other practitioner office visit	\$10 co-pay for manipulative therapy, acupuncture and naturopathy	Not covered	Manipulative therapy limited to 10 visits per calendar year, acupuncture limited to 8 visits per medical diagnosis per calendar year, and naturopathy limited to 3 visits per medical diagnosis per calendar year.
If you have a test	Preventive care/screening/immunization	No charge	Not covered	Services must be listed on the Group Health well-care schedule.
	Diagnostic test (x-ray, blood work)	No charge	Not covered	none
If you need drugs to treat your illness or condition	Imaging (CT/PET scans, MRIs)	No charge	Not covered	High end radiology imaging services such as CT, MR and PET require preauthorization.
	Formulary generic drugs	\$10 co-pay	Not covered	Covers up to a 30-day supply
	Formulary brand drugs	\$10 co-pay	Not covered	Covers up to a 30-day supply
	Non-formulary generic/brand drugs Mail-order drugs	Not covered \$5 discount from	Not covered Available when	none Covers up to a 30-day supply

Questions: Call 1-888-901-4636 or visit us at www.ghc.org.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.ghc.org or call 1-888-901-4636 to request a copy.

RQ-63977-2



**Group Health Cooperative: Association of Washington Cities
Employee Benefit**

Coverage Period: 1/1/2013 to 1/1/2014

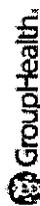
Coverage for: Group | Plan Type: HMO

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use a Non-network Provider	Limitations & Exceptions
More information about <u>prescription drug coverage</u> is available at www.ghc.org .		prescription drug cost share	dispensed through the Group Health designated mail order service.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	No charge \$10 co-pay	Not covered Not covered	none none
If you need immediate medical attention	Emergency room services Emergency medical transportation Urgent care	\$50 co-pay 20% benefit specific co-insurance \$10 co-pay	\$50 co-pay 20% benefit specific co-insurance \$50 co-pay	Notify Group Health within 24 hours of admission, or as soon thereafter as medically possible. none
If you have a hospital stay	Facility fee (e.g., hospital room) Physician/surgeon fee	\$100 co-pay per day up to \$400 per admit Included with Facility fee	Not covered Not covered	Non-emergency inpatient services require preauthorization. Non-emergency inpatient services require preauthorization.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services Mental/Behavioral health inpatient services Substance use disorder outpatient services Substance use disorder inpatient services	\$10 co-pay \$100 co-pay per day up to \$400 per admit \$10 co-pay \$100 co-pay per day up to \$400 per admit	Not covered Not covered Not covered Not covered	none Non-emergency inpatient services require preauthorization. Non-emergency inpatient services require preauthorization. Non-emergency inpatient services require preauthorization.
If you are pregnant	Prenatal and postnatal care	\$10 co-pay	Not covered	Preventive services related to prenatal and preconception care are covered as preventive care. Routine care is not subject to the co-pay.

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RQ-6.3977-2



**Group Health Cooperative: Association of Washington Cities
Employee Benefit**

Coverage Period: 1/1/2013 to 1/1/2014

Coverage for: Group | Plan Type: HMO

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Delivery and all inpatient services	\$100 co-pay per day up to \$400 per admit	Not covered	Notify Group Health within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother. Requires preauthorization.
	Home health care	No charge	Not covered	Limited to 60 visits per calendar year/outpatient. Limited to 60 days per calendar year/inpatient. (combined limit with Habilitation services) Requires preauthorization.
	Rehabilitation services	\$10 co-pay / outpatient \$100 co-pay per day up to \$400 per admit / inpatient	Not covered	Limited to 60 visits per calendar year/outpatient. Limited to 60 days per calendar year/inpatient. (combined limit with Rehabilitation services) Requires preauthorization.
	Habilitation services	\$100 co-pay per day up to \$400 per admit / inpatient	Not covered	Limited to 60 visits per calendar year/outpatient. Limited to 60 days per calendar year/inpatient. (combined limit with Rehabilitation services) Requires preauthorization.
If your child needs dental or eye care	Skilled nursing care	No charge	Not covered	Limited to 60 days per calendar year. Requires preauthorization.
	Durable medical equipment	No charge	Not covered	none
	Hospice service	No charge	Not covered	Requires preauthorization.
	Eye exam Glasses Dental check-up	\$10 co-pay Not covered Not covered	Not covered Not covered Not covered	Limited to one exam every 12 months none none

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RQ-63977-2



Group Health Cooperative: Association of Washington Cities

Coverage Period: 1/1/2013 to 1/1/2014

Employee Benefit

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Group | Plan Type: HMO

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)	
• Bariatric surgery	• Hearing Aids
• Cosmetic surgery	• Infertility treatment
• Dental care (Adult)	• Long-term care
• Glasses	• Most coverage provided outside the United States. See www.ghc.org
	• Non-emergency care when traveling outside the U.S.
	• Private-duty nursing
	• Routine foot care
	• Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Chiropractic (if prescribed for rehabilitation purposes)
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-901-4636. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.ehio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: The Washington Office of Insurance Commissioner at <http://www.insurance.wa.gov/consumers/health/appeal/Table-of-Contents.shtml>. The Insurance Consumer Hotline at 1-800-562-6900 or access to a page to email the same office: <http://www.insurance.wa.gov/consumers/CAP-contact-us.shtml>. Or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Language Access Services:

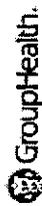
Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636.

-----To see examples of how this plan might *not* cover costs for a sample medical situation, see the next page.

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Group Health Cooperative: Association of Washington Cities

Employee Benefit

Coverage Examples:

Coverage Period: 1/1/2013 to 1/1/2014

Coverage for: Group | Plan Type: HMO

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,140
- Patient pays \$400

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Copays	\$200
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$400

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,520
- Patient pays \$880

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$800
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$880

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**Group Health Cooperative: Association of Washington Cities
Employee Benefit
Coverage Examples:**

Coverage Period: 1/1/2013 to 1/1/2014

Coverage for: Group | Plan Type: HMO

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Examples predict my future expenses?

✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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