

A G R E E M E N T

between

THE TOWN OF RIDGEFIELD, CONNECTICUT

and

Ridgefield Police Union, Fraternal Order of Police Lodge 28

July 1, 2024 through June 30, 2028

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PREAMBLE

This Agreement is entered into by the Town of Ridgefield, Connecticut, hereinafter designated as the "Town" and the Ridgefield Police Union, Fraternal Order of Police Lodge 28, hereinafter designated as the "Union".

Since the parties desire to enter into an Agreement relating to wages, hours and other conditions of employment which will provide methods of harmonious cooperation between the Town and the Employees, and to that end, accomplish fair and peaceful adjustment of any disputes which may arise, without interruption of operation, the parties agree as follows:

ARTICLE I - UNION RECOGNITION

Section 1.01. The Town recognizes the Union as the sole and exclusive bargaining agent for all full time investigatory and uniform members of the Police Department with authority to exercise police power, exclusive of the Executive Officer and the Chief.

ARTICLE II - UNION SECURITY AND DUES DEDUCTION

Section 2.01. Upon receipt by the Town, of a signed authorization, the Town will deduct from the pay of each employee who so authorizes an amount as specified in the authorization. Such deduction shall be made on a biweekly basis. The sum so deducted shall be paid as soon as possible thereafter to the appropriate designated agency as shown on the authorization form.

The authorization shall be in full force and effect until it is cancelled by the employee by written notice to the Union of the collective bargaining agreement containing this benefit shall have expired without renewal of this Article.

Section 2.02. In consideration of the Town entering into the provisions of this Article, the Union hereby agrees to indemnify the Town and hold it harmless from any and all claims and damages including reasonable attorney's fees which arise out of entering into or enforcement of this Article.

ARTICLE III - UNION ACTIVITY PROTECTED

Section 3.01. Within the terms of this contract, except for the right to strike, to withhold services or to engage in any other concerted stoppage of work, all of which are hereby prohibited, all other Union activities are protected. Nothing shall abridge the right of any duly authorized officer and representative of the Union to present the view of the Union to the citizens on issues which affect the welfare of its members. Grievances brought under this Section are limited to the first three steps of the grievance procedure and are not subject to arbitration.

ARTICLE IV - NO DISCRIMINATION

Section 4.01. The provisions of this agreement shall be applied equally to all employees in the bargaining unit without discrimination based on any protected class status under State or federal anti-discrimination laws, except in the case of a bona fide occupational qualification. Grievances brought under this Section are limited to the first three steps of the grievance procedure and are not subject to arbitration.

ARTICLE V - PROBATIONARY PERIOD

Section 5.01. All new employees shall be subject to a probationary period commencing with their date of hire and ending one (1) year after they have completed their training at the Municipal Police Training Academy for non-certified officers or at the end of one (1) year if already certified or lateral transfers. This probationary period may be extended for a period not to exceed twenty-four (24) months for previously non-certified officers, and not to exceed eighteen (18) months for lateral transfers. All newly promoted employees shall be subject to a probationary period of one (1) year.

Section 5.02. A newly hired probationary employee may be released by the Town without recourse by the Union.

Section 5.03. A newly hired probationary employee shall be entitled to representation by the Union and a hearing in the event that the Town shall decide to release him during his probationary period. However, the final decision to release probationary employees shall be in the sole discretion of the Town and shall not be subject to the grievance and arbitration procedure.

Section 5.04. Any employee promoted for a probationary period and found to be unsatisfactory during such period shall be reinstated to his previous position or equivalent without loss of seniority, rank, grade or pay of his previous position.

Section 5.05. A newly hired employee who has satisfactorily completed his probationary period shall be entitled to the full rights and protection of this Agreement.

Section 5.06. Employees hired after the signing of this agreement, who voluntarily resign from the Police Department for employment in another law enforcement agency shall reimburse the Town for expenditures related to the initial training program according to the following schedule:

<u>Date of Resignation</u> <u>Amount</u>	<u>Reimbursement</u>
One year or less after completion of training	\$15,000
More than One to Two years after completion of training	\$8,000
More than Two to Three years after completion of training	\$5,000
More than Three years after completion of training	- 0 -

The Union is not responsible for any reimbursements owed the Town under this Section. The Town shall hold the Union harmless from any action against the Union arising out of this Section, with the exception of claims alleging a violation of the duty of fair representation.

ARTICLE VI - SENIORITY

Section 6.01. An employee's seniority status in the department shall be determined according to the date of his appointment. Where two or more employees are appointed on the same day, the first name in order of appointment shall be the senior officer.

Section 6.02. The seniority referred to above shall be exercised for assignment of vacation preference in the department, except that where there is a conflict between uniformed officers on the same shift, seniority shall apply regardless of rank

Section 6.03. In the event of reduction in the force, layoff shall be in inverse order of hiring according to rank and any recall to work shall be by seniority.

ARTICLE VII - GRIEVANCE PROCEDURE

Section 7.01. Purpose. The purpose of the Grievance Procedure shall be to settle employee grievances on as low an administrative level as possible so as to insure efficiency and maintain employee morale.

Section 7.02. Definition. A grievance for purposes of this procedure shall be considered to be an employee or Union complaint concerned with:

- (a) Discharge, suspension or other disciplinary action against an employee covered by this Agreement. Discipline against employees other than newly hired probationary employees shall be only for just cause.
- (b) Application and interpretation of the Articles and Sections of this Agreement.
- (c) Discharge of a newly hired probationary employee shall not be subject to the grievance procedure, pursuant to Article V.

Section 7.03. Time Extensions. Time extensions beyond those stated in Section 7.04 may be arrived at by mutual agreement of the parties concerned. A day as used in this Article shall mean a day on which Town Hall offices are open.

Section 7.04. Procedure.

- (a) Any aggrieved employee may use this grievance procedure up to, but not including, Step #4 with or without Union assistance.
- (b) No grievance settlement made as a result of an individually processed grievance shall contravene the provisions of this Agreement.

STEP #1

Any department employee may, with or without a Union or other representative, discuss his grievance with his immediate supervisor, or at the level of the origin of the grievance.

STEP #2

If the supervisor and the employee cannot reach an agreement on the grievance, the grievance shall be transposed into writing, signed by the aggrieved or his representative, and submitted, within fourteen (14) days of the event giving rise to the grievance or of the aggrieved's knowledge of such event, to the executive head of the department who shall use his best efforts to settle the dispute. The department head shall submit his decision in writing to the aggrieved employee and his representative, if represented, within seven (7) days of the receipt of the grievance.

STEP #3

If the complainant and his representative, if represented, are not satisfied with the decision rendered by the department head, he or his representative shall submit the grievance in

writing to the First Selectman within ten (10) days of the Step #2 response. The First Selectman shall, within ten (10) days of receipt of the grievance, submit his decision in writing to the complainant and his representative, if represented.

STEP #4

- (a) If the grievance shall not have been disposed of to the satisfaction of the Union, the Union may submit it to a tri-partite arbitration panel within twenty (20) days after receipt of the First Selectman's decision. The panel shall be appointed in accordance with the rules of the Connecticut State Board of Mediation and Arbitration. The Decision of the Board shall be final and binding on all parties.
- (b) The panel shall have no authority to add to, enlarge upon, subtract from or in any way modify the terms of the Agreement or make any recommendations thereto.
- (c) It is understood and agreed that questions involving changes in the terms and provisions of this Agreement or the terms and provisions to be included in any subsequent Agreement, the Town's management functions (except as specifically relinquished or abridged by this Agreement) and a general wage increase are specifically excluded from the grievance procedure or arbitration thereunder.

ARTICLE VIII - HOURS OF WORK

Section 8.01. The normal weekly work schedule of the Department shall be four (4) days per week consecutively worked with two (2) days off followed by four (4) days per week consecutively worked with two (2) days off. This cycle shall be repeated throughout the year. Administrative and Records officers, including officers assigned to the Detective Division, School Resource Officer, and the Accreditation Officer (when in the process) shall be required to work a five (5) day week.

Section 8.02.

- (a) The normal daily work schedule of the Department shall be eight and one-quarter (8-1/4) hours per day consecutively worked except as provided in subparagraph (c) of this Section.
- (b) The normal daily work schedule for administrative, school resource and records officers shall be eight (8) hours.
- (c) Employees assigned to work on a 4-2 day cycle shall be required to work one (1) additional hour during each 4-2 day cycle, which hours shall be scheduled immediately before or after a normal shift.

- (d) The work shifts shall be: day shift, evening shift, midnight shift.

Section 8.03.

- (a) Frequency of Shift Changes.

1. Applicability. The provisions of this Section 8.03 (a) apply as specified to patrol lieutenants, patrol sergeants, patrol officers and officers assigned to the detective division.
2. Patrol Division.
 - a. Patrol Lieutenants and Sergeants. Patrol lieutenants who have less than one year of continuous service as a lieutenant and patrol sergeants who have less than one year of continuous service as a sergeant in the Ridgefield Police Department as of either January 1st or July 1st shall be assigned to non-rotating, steady work shifts of no less than 24 continuous calendar days and no more than 6 months. Patrol lieutenants and sergeants who have completed one year of service in the rank as of either January 1st or July 1st shall work non-rotating, steady shifts of 6 months from January 1st through June 30th and July 1st through December 31st.
 - b. Patrol Officers. Patrol officers who have less than 2 years of continuous service in the Ridgefield Police Department as of January 1st shall be assigned to non-rotating, steady work shifts of no less than 24 continuous calendar days and no more than 12 months. Patrol officers who have completed 2 years of continuous service in the Ridgefield Police Department as of January 1st shall work non-rotating, steady shifts for a 12-month period from January 1 through December 31.
3. Detective Division. The department will allow flexible hours to meet caseload demands.

- (b) Shift Assignment – Patrol Division.

1. Applicability. The provisions of this Section 8.03 (b) do not apply to employees holding the rank of Captain and above who are assigned to shifts by police department management.

2. Criteria. The number of employees to be assigned to each shift shall be determined by police department management annually. Individual employees shall be assigned to shifts by police department management, taking into account the following criteria with priority given to the first criteria and all other criteria being considered in light of the first criteria:
 - a. The public safety needs of the Town.
 - b. Each employee's training, experience, skills, abilities, and job performance.
 - c. The shift preference of each officer who has returned a shift preference form.
 - d. Special assignments such as motorcycle patrol, Community Policing Officer, DARE/School Resource Officer, etc.
 - e. Direct reporting relationships among immediate family members, defined as parent, grandparent, spouse, sibling and child.
 - f. The Town's need to ensure that each shift has a sufficient number of experienced officers and that all employees have periodic exposure to all shifts.
 - g. School Resource Officers will remain on the five (5) days on/ two (2) days off schedule (Monday -Friday) when the schools are not in session.

In the event two or more employees are qualified for their preferred shift, the most senior employees shall be assigned to the available positions on the shift. As used herein, the term "qualified" means that all of the above-listed criteria have been satisfied.

3. Procedure.
 - a. At the beginning of each October, police department management shall send a form to all patrol officers who have 2 or more years of continuous service and to all patrol lieutenants and sergeants with one or more years of service as a lieutenant or sergeant soliciting shift preferences for the upcoming year, in six-month shift increments. To be considered, Lieutenant shift preference forms must be returned by October 10th and Sergeant and Patrol Officer

shift preference forms must be returned by October 15th. Lieutenant shift preference shall have seniority over Sergeant shift preference. Service shall be credited as of the following January 1st and July 1st for Lieutenants, Sergeants and patrol officers.

- b. The schedule for the upcoming year shall be posted no later than November 30th.
- c. At the end of each year, there shall be a transition period between December 26th and January 5th and for the second transition period between June 26th and July 5th, when days on and days off may be adjusted to accommodate the shift changes in accordance with past practice. This practice of adjusting days on and off may also occur in accordance with past practice, to accommodate training periods at any time throughout the year.
- d. Shift assignments may be adjusted within the shift period for any of the following reasons:
 - employee training and/or testing;
 - promotions/demotions;
 - to fill vacancies created by employee turnover or by employee absences of ten (10) or more consecutive work days or by new special assignment positions;
 - to accommodate a light duty assignment;
 - for performance/disciplinary reasons;
 - to resolve personnel conflicts or for other reasons as mutually agreed by the Town and the Union.
- e. In the case of mid-year adjustments, police department management will seek volunteers and will reassign qualified employees who have volunteered on a seniority basis. If there are no volunteers, reassignments shall be made in accordance with the criteria for shift assignments as set forth in sub-section (b) 3. above. Whenever possible, employees who will be reassigned will be given advance notice of at least ten (10) days, and in no event less than five (5) days.

- f. Appeal Procedure. Grievances challenging shift assignments are not arbitrable but may be processed up to and including Step 3 of the grievance procedure. Notwithstanding the foregoing, grievances challenging shift changes made for disciplinary reasons are arbitrable.

(c) Shift Assignment – Detective Division.

Shift assignments in the detective division shall go in accordance with the procedure used in Section 8.03 for Patrol Officers.

(d) Shift Assignment – Accreditation Officer.

The officer responsible for Accreditation shall be adjusted from a normal patrol schedule to an Administrative Staff schedule as follows:

- 1) For the Phase II of the Accreditation Process, the accreditation officer's schedule shall be adjusted for a period not to exceed twelve (12) months;
- 2) For the Phase III of the Accreditation Process, the accreditation officer's schedule shall be adjusted for a period not to exceed twelve (12) months;
- 3) For the Three-year Re-certification Process, the accreditation officer's schedule shall be adjusted for a period not to exceed six (6) months, or if the process can be completed during normal work shift the officer may be relieved of shift responsibilities a few days a month.

Any of the above stated time limits for the Accreditation Process may be reduced at the sole discretion of the Chief.

Section 8.04. Employees performing substantially similar work shall be permitted to swap shifts or days off, subject to the approval of the Chief of Police or designee, under the following conditions:

- (a) A written request form including the reason for the request and the specific work hours each employee will work is completed by the employee and submitted to the Chief of Police or designee at least five days prior to the requested swap. For family or medical emergencies, the five-day notice may be waived.
- (b) The request is reasonable.
- (c) The staffing needs of the department are met.
- (d) The Town does not incur additional cost as a result of the swap.

- (e) Each employee may participate in swaps totaling up to 20 workdays each year; this limitation may be extended for demonstrated compelling reasons by the Chief of Police.
- (f) When a swap is granted, the employee requesting the swap is responsible for coverage on the shift or day swapped.
- (g) Employees who agree among themselves to substitute for one another on regularly scheduled tours of duty must pay one another back within the current 28-day work period.

ARTICLE IX - OVERTIME AND PREMIUM

Section 9.01. Time and one-half, namely 1-1/2 times the employee's normal hourly rate of pay, shall be paid in the following instances:

- (a) All work performed in excess of the regularly scheduled daily working hours.
- (b) All work performed in excess of the regularly scheduled weekly working hours.
- (c) For purposes of computing straight-time and overtime rates, the figure of 2080 shall be used to divide into the annual salary for the purposes of determining hourly rates, effective after the signing of this agreement.

Section 9.01A. Notwithstanding the foregoing provisions of Section 9.01, the Town and the Union agree that attendance at in-service training sessions, including general inspections, during after-duty hours will be mandatory on the part of employees and that a minimum of two (2) hours for each such session shall apply, with the exception of firearms qualifications. The Town agrees to compensate employees for such training, including travel time, at straight time pay or by providing compensatory time off on the basis of one hour of time off for each hour spent in training, at the option of the employee. The approval of requests to take such time off shall be at the sole discretion of the Police Chief, or his designee, which approval shall not be unreasonably withheld, based on the needs of the work schedule. The employee must schedule such time-off so that all such time earned in one fiscal year will be granted for time-off in the same fiscal year. Current practices concerning out-of-town and out-of-state training sessions shall be continued.

Section 9.01.B. The departmental work period of twenty-eight days shall be continued. Overtime pay, unless required by this Agreement, will not be paid for work performed up to 171 hours within the work period.

Section 9.01.C. Compensatory time earned by an employee must be taken within the fiscal year. Forty (40) hours of Compensatory time may be carried over from one year

to another. If accrued compensatory time has not been taken by the end of the fiscal year in which it is earned, the employee shall be paid in wages for said time unless the Town extends the period during which such time may be taken beyond the fiscal year end. All time that is requested to be compensatory time, will remain in the bank until the end of the fiscal year, and be paid out (excluding the requested carryover reference herein). Compensatory time will not be paid out intermittently throughout the year.

Section 9.01.D. An employee who, when off duty, is required to appear in court or before the Department of Motor Vehicles or the Department of Liquor Control as a result of duties performed as a Ridgefield police officer or who is required by the Town to appear in court or before an administrative agency shall be paid at time and one-half for actual hours so worked. Said officer shall also be paid mileage to and from court at the current mileage reimbursement rate, provided he uses his own vehicle. Travel time which exceeds the usual time it takes the employee to travel between his residence and police headquarters will count as time worked.

Section 9.02. All work performed on holidays hereinafter specified shall be paid for at the straight time rate in addition to holiday pay so specified in the Article covering holidays.

Section 9.03. If an employee is called back from off-duty status to work overtime, he shall be guaranteed a minimum of four (4) hours of work at overtime pay rates. The four (4) hour minimum shall not be paid if the employee elects to receive payment for time actually worked rather than accepting additional work offered to make up the total of four (4) hours. This minimum call-back is not applicable to training. A three (3) hour minimum applies to departmental staff meetings.

Section 9.04. The regular members of the Ridgefield Police Department shall have first choice of all overtime work.

Section 9.05. Employees may choose to convert up to eighty (80) overtime hours at time and one-half overtime (equivalent to one-hundred and twenty (120) at straight time) per fiscal year, into compensatory time. Compensatory time earned via this method will follow the rules of Section 9.01C.

ARTICLE X - HOLIDAYS

Section 10.01. Employees shall be entitled to the following holidays, with full pay:

New Year's Day
Martin Luther King Day
Lincoln's Birthday
Washington's Birthday

Independence Day
Labor Day
Columbus Day
Veterans Day

Good Friday
Memorial Day

Thanksgiving Day
Day After Thanksgiving
Christmas Day

Section 10.02. Holiday pay shall be distributed twice each year, as follows:

- (a) For those holidays occurring between December 1st and April 30th each year, payment shall be made in one sum on or before June 15th following the end of the six-month period.
- (b) For those holidays occurring between May 1st and November 30th each year, payment shall be made in one sum on or before December 15th following the end of the six-month period.
- (c) Employees absent with or without pay when a holiday occurs shall not earn holiday pay for more than one holiday in each fiscal year, except in the following instances: (1) employees on injury leave and receiving workers' compensation benefits due to work-related injuries (not heart and hypertension benefits); (2) employees on vacation or funeral leave; and (3) employees on their regular day off.

Section 10.03. See Major Holiday Policy Appendix E

Section 10.04. Absence Before/After Holidays. Employees absent the day before or after the Thanksgiving, Christmas, New Years, Memorial Day or Fourth of July holiday will not be paid for that holiday with the exception of employees on funeral leave, vacation leave, worker's compensation leave (not heart and hypertension), employees on their regular day off or employees who were sick and who bring in a doctor's note. With regard to sick employees, one such absence due to illness will be permitted each fiscal year without a doctor's note being required, with no loss of holiday pay. Employees will be reimbursed for that portion of the reasonable medical fee charged for the doctor's note not covered by insurance. The day a holiday is observed will be determined by reference to the holiday list adopted by the Town's Department of Human Resources. For the purpose of this provision, a "holiday" shall be the day on which the holiday is celebrated according to standard calendars.

Section 10.05. Employees may choose to request up to four (4) holidays per fiscal year to be converted into Floating Holidays to be scheduled through the same procedures as outlined in Section 11.05. Employees would then take paid days off and not be paid for those holidays as outlined in Section 10.02.

ARTICLE XI - VACATIONS

Section 11.01. New employees hired after January 1st but prior to July 1 of any calendar year shall be eligible at six (6) months for five (5) days of paid vacation leave in that first calendar year. All New employees shall be eligible for ten (10) days of paid vacation leave in the first full calendar year of their employment, and in each calendar year thereafter until the calendar year in which the employees complete over five (5) years of service. Paid vacation leave shall not be taken until the employee has completed at least six (6) months of service.

Section 11.02. Employees with over five (5) years of service as of December 31st of any year will receive fifteen (15) days of paid vacation leave in that calendar year.

Section 11.03. Employees with over eleven (11) years of service as of December 31st of any year will receive sixteen (16) days of paid vacation leave in that calendar year; employees with over twelve (12) years of service will receive seventeen (17) days of paid vacation; employees with over thirteen (13) years of service through seventeen (17) years of service will receive twenty-one (21) days of paid vacation; employees with eighteen (18) years of service shall receive Twenty-two (22) days of paid vacation; employees with nineteen(19) years of service shall receive 23 days of paid vacation; employees with twenty (20) years of service shall receive twenty-four (24) days of paid vacation; employees with twenty-one (21) years of service shall receive twenty-five (25) days of paid vacation time and for each year after twenty-five (25) years of service employees will receive one (1) additional paid day for each year of service completed thereafter to a maximum of thirty (30) days of paid vacation (including carryover), except that for employees hired prior to July 1, 1991 only, the maximum shall be thirty plus up to 5 days of carryover.

Section 11.04. Upon termination of employment for any reason, employees shall receive prorated vacation pay as follows at termination:

- (a) For those employees normally entitled to ten (10) days vacation leave, one (1) day of pay for each full month of service completed from January 1st through the date of termination, not to exceed a total of ten (10) days (less any vacation taken).
- (b) For those employees normally entitled to fifteen (15) days vacation leave, one and one-half (1-1/2) days of pay for each full month of service completed from January 1st through the date of termination, not to exceed a total of fifteen (15) days (less any vacation taken).
- (c) For those employees normally entitled to twenty (20) or more days vacation leave, two (2) days of pay for each full month of service completed from January 1st through the date of termination, not to exceed a total of twenty (20) days (less any vacation taken).

- (d) For purposes of vacation pay at termination, a day of pay shall mean eight (8) hours of pay at the employee's hourly base rate of pay at the time of termination.

Section 11.05. The scheduling of vacations shall be at the sole discretion of the Chief of the Department, considering the needs of the work schedule, availability of personnel and seniority of the employees, in addition to the personal preference of the individual employee.

Section 11.06. In the case of the Police Department vacations, wherein work schedules of five (5) consecutive days do not exist, the terms of vacation leave shall be as follows:

- (a) Ten (10) days shall mean fourteen (14) calendar days leave with pay continuation as usual.
- (b) Fifteen (15) days shall mean twenty-one (21) calendar days leave with weekly pay continuation as usual.
- (c) Twenty (20) days shall mean twenty-eight (28) calendar days leave with weekly pay continuation as usual.
- (d) Twenty-five (25) days shall mean thirty-five (35) calendar days leave with weekly pay continuation as usual.

Section 11.07. Vacation Carryover. An employee shall be permitted to carry over into the next calendar year, a maximum of five (5) days of unused vacation.

Section 11.08 - Vacation Redemption. During any calendar year, an employee with five or less years of service, may elect to receive pay for up to five (5) unused vacation days, after they carry over five (5) days.

ARTICLE XII - SICK LEAVE

Section 12.01. Occasional Leave.

- (a) An occasional leave for sickness or accident (not job connected) shall mean any

absence for such reason of seven (7) or less consecutive calendar days.

- (b) For employees with more than six (6) months of continuous service, occasional days of absence due to illness or injury of the employee shall be paid up to an accumulated total of twelve (12) days of paid absence in any fiscal (7/1 – 6/30) year. Any absences in excess of twelve (12) paid days shall only be paid if the department specifically requests such payment from the Board of Selectmen.
- (c) Employees with less than six (6) months of continuous service may be paid for such absences only when the department head specifically requests such payment from the Board of Selectmen.
- (d) If an employee uses over twelve (12) sick days during the year, he/she will be required to get a doctor's note for those sick days over twelve (12). Failure to get a note from the doctor verifying illness for such day(s) may result in loss of shift bid. Said doctor's note must be submitted to the Chief's office within ten (10) days of the date of absence.
- (e) Unused Sick time shall be banked at the end of each fiscal year (June 30th) without limit. Fifty percent (50%) of each year's individual sick bank will be recorded by Human Resources and shall be used to supplement any short-term disability payments as described in 12.022c. This unused sick bank shall have no dollar value if not used for disability payments. For the remaining fifty percent (50%) of each year's individual sick bank, the employee shall
 - (i) be converted into the equivalent dollar value based on current salary as of June 30th of the same fiscal year and deposited into a 401(a) as set up by the Town of Ridgefield on the employee's behalf. The funds deposited into the 401(a) will be fully vested at the time of the deposit. The employee may elect to convert up to four (4) of these 401(a) days into paid time off in the next fiscal year which will fall under normal vacation policy but cannot be used if they cause overtime.
 - (ii) Should the Town convert back to an HDHP during this contract, the employee will have the option of converting into the equivalent dollar value based on current salary as of June 30th of the same fiscal year and deposited into the employee's HSA. The funds deposited into the HSA will be fully vested at the time of the deposit.
 - (iii) Employees may elect to use up to eighty (80) hours of sick bank for each birth or adoption of a child if they are the non-birthing parent, prior to the required use of their vacation time under FMLA leave for this circumstance.

The employee shall make the election in writing to the Director of Human Resources. It is the employee's responsibility to ensure that neither his/her 401a nor his/her HSA exceeds the limit established by law and for any tax liability or penalty in the event that the limit is exceeded.

Section 12.02. Income Protection Plan.

12.021

(A) Disability benefits are designed to provide cash income to any employee who is totally disabled by a non-job related injury or sickness or pregnancy, and is therefore prevented from performing the duties of his or her occupation. To be eligible for disability benefits, an employee must have completed six (6) months of continuous employment by the Town. However, employees with less than six (6) months of continuous service may receive all or part of the disability benefits only when the Chief of Police specifically requests such payment from the Board of Selectmen.

(B) For the purpose of calculating short term and long term disability payments, "straight time earnings" shall include the employee's annual base pay, holiday pay, longevity pay and special premium pay (exclusive of overtime).

12.022 - Short Term Disability

(A) Short term disability shall apply to any extended absence for sickness or non-job related injury of more than seven (7) consecutive calendar days.

(B) Weekly benefits will be paid in the amount of one hundred percent (100%) of the employee's regular base pay for a maximum duration of two weeks if approved by the Chief. If the Chief does not approve all or part of the two weeks, the employee, at his option, may use all or part of his unused occasional days for the unpaid portion of the two (2) weeks.

(C) After the first two weeks of absence and for a maximum duration of twenty-six (26) weeks, weekly benefits will be paid in the amount of sixty-six and two thirds percent (66-2/3%) of the weekly straight time earnings, provided the employee is under the care of a licensed physician.

12.023 - Long Term Disability (For Employees Hired Before March 1, 1988)

(A) After six (6) months of absence and up to the normal retirement date of the Federal Social Security Act, the employee shall be paid fifty percent (50%) of the employee's monthly straight time earnings, which shall be inclusive of any primary Social Security disability benefits, any pension benefits from the Town of Ridgefield Pension Plan, and any disability benefits originating from a plan to which the Town may have contributed.

(B) In the event an insurance carrier providing coverage for the Town for payments to employees under the provisions of the preceding paragraph (A) shall cease such payments to an employee on the grounds that the employee no longer meets the definition of the term

“permanently disabled” as described in the contract of insurance, the Town shall continue such payments, but shall have the right to require such employee, no earlier than two (2) years nor later than five (5) years from the date of disability, to accept another job in the employ of the Town (preferably in the Department of last employment), at a salary no less than seventy-five percent (75%) of the current salary being paid to the step and grade of the job the employee held at the time of disablement. If the employee fails to report to work on such assigned job within a period of forty-five (45) days from the date of notice, the employee shall forfeit any future claims to payments under the provisions of this Article. If the employee claims physical inability to perform the duties of the assigned job after a thirty (30) day working period, the dispute shall be resolved by mutual agreement between the employee’s physician and a physician appointed by the Town. If these two physicians cannot reach mutual agreement on the specific questions of the employee’s physical ability to adequately perform the job, they shall jointly select a third physician whose decision shall be binding on the parties. In the event it is determined in accordance with this procedure that the employee is not able to physically perform the assigned job, the disability payments previously paid to the employee will be resumed at the same level. An employee returning to work under the provisions of this paragraph (B) shall retain his length of service with the Town for the purposes of determining eligibility for vacations.

12.024 - Long Term Disability (For Employees Hired On or After March 1, 1988)

(A) An employee who, after twenty-six (26) weeks, continues to be totally disabled and unable to perform his own job shall be eligible for benefits under this Section for the length of the total disability up to a maximum of twenty-four (24) months from his last day of work. Thereafter, if the employee is totally and permanently disabled and unable to perform any other occupation or trade to which he is suited by reason of education, rehabilitation, or training, he shall continue to be eligible for benefits under this Section up to the normal retirement date of the Federal Social Security Act.

(B) Notwithstanding the foregoing, Subsection 12.024 (A), if, after twenty-four (24) months of absence, an employee is able to perform work other than his own job and shows repeated and diligent effort to find work and has been unsuccessful in obtaining employment, the employee shall remain eligible for benefits under this Section for as long as he continues to seek work until he obtains employment, provided, however, that, if the Town offers the employee employment in an established position which pays at least seventy-five percent (75%) of the current salary being paid to the step and grade of the job the employee held at the time of disablement, and the employee refuses the Town’s offer, the employee shall no longer be eligible for benefits under this Section.

(C) The long term disability benefits shall be equal to fifty percent (50%) of the employee’s monthly straight time earnings at the time of disablement less any payments for which he is eligible from Social Security and any other insurance or pension plan to which

the Town has contributed.

Section 12.03. For employees hired on or after March 1, 1988: This Sick Leave Article shall apply to employees disabled from hypertension and heart disease, provided that the disability benefits shall be offset by any benefits which the employees receive under the law providing benefits to police officers for hypertension and heart disease.

ARTICLE XIII - INJURY LEAVE

Section 13.01. Each employee who is injured or disabled in the performance of his duties shall be entitled to injury leave from the date of the onset of such injury or disability until the date of his return to duty or the date he is placed on inactive status pursuant to Section 14.04 or the time he reaches normal retirement date or the end of the period set forth in the next paragraph, whichever comes first.

During the injury leave, the Town shall pay the employee one hundred percent (100%) of his net normal base pay as of the date of the injury less any workers' compensation, social security or other disability benefits paid to the employee for a maximum of up to eighteen (18) months from the date of the injury; provided that the eighteen (18) months shall be extended by up to six (6) months if the treating physician certifies that it is likely the employee will be able to return to work during that period.. For the purposes of this Section, net normal base pay shall mean base pay less deductions for FICA and federal and state withholding taxes.

All payments made under this Section will be made only if the provisions of Paragraph 2 of this Article have been fulfilled.

Should an employee who has been injured or disabled reach his normal retirement date while on injury leave, he will, at normal retirement date, be paid at a rate no less than sixty percent (60%) of the average annual base salary of the last three (3) years which he worked prior to the date of such injury or disability. Such rate will be reduced by an amount equal to any payments made under the Connecticut Workers' Compensation Law, exclusive of any specific award, and further reduced by any payments made to the employee under the disability provisions of the then current Old Age and Survivors Insurance Act (Social Security Act) or fifty percent (50%) of the primary Social Security Benefit amount (when earned) determined in accordance with the current Act, and further reduced by any payments made because of any benefit plan, to which the employer had contributed exclusively.

Section 13.02. The Town shall pay the hospital, medical and drug expenses, in accordance with Workers' Compensation laws, for each employee who is injured or disabled in the performance of duty, provided that he reports all accidents, injuries, or

disabilities to his superior officer immediately as soon as he becomes aware of such accident, injury, or disability; and further provided that he reports same within one (1) year of the date of such accident, injury or disability.

Section 13.03. Employees hired before March 1, 1988 who suffer any condition of impairment of health caused by hypertension or heart disease resulting in total or partial disability and who are receiving benefits under the Heart and Hypertension law shall be eligible for payments from the Town pursuant to paragraphs 2 and 3 of Section 13.01 above.

Section 13.04. The Town and the Union recognize that there may be a delay in determining whether or not an employee qualifies for temporary total disability benefits under the Workers' Compensation Law and that such delay could cause an interruption to the employee's income stream. In order to alleviate this situation, the Town shall advance the employee one hundred percent (100%) of his/her normal weekly straight time earnings, provided the employee is totally disabled from performing his/her job. When a final disposition of the claim is made, if the claim is denied and the employee remains totally disabled from performing his/her job, the Town shall pay benefits under the Sick Leave Article, retroactive to the employee's first day of absence. If advances made pursuant to this Section result in an overpayment or underpayment of sick leave benefits, the Town shall make adjustments required to conform to the Sick Leave Article. If the claim is approved and the employee qualifies for temporary total disability benefits, the Town shall pay benefits under the Injury Leave Article retroactive to the employee's first day of absence. However, the initial workers' compensation benefit check will not be released to the employee until the employee reimburses the Town for any overpayment caused by advances made pursuant to this Section.

ARTICLE XIV - STATUS OF EMPLOYMENT DURING EXTENDED PERIOD OF DISABILITY

Section 14.01. An employee who is absent due to a long term disability, both work-related and non-work-related, must keep the Town advised of the status of his disability by providing periodic medical documentation, including but not limited to the diagnosis, treatment, and expected duration of the disability. At any time after six (6) months of absence and before eighteen (18) months from the date of disability (which may be extended by up to six months if the treating physician certifies that it is likely the employee will be able to return to work during that period), Town may give notice to the employee directing him to provide written documentation from his physician that details the nature of his disability, the dates of treatment, and a prognosis for return to work, including whether or not the employee has reached maximum medical improvement and whether or not the employee is expected to recover to the extent that he will be able to fully perform the duties of the position he held on the date of his disability. The Town may refer the employee for a medical evaluation by a second physician selected by the Town. When

there is a conflict between the opinion of the employee's physician and the opinion of the physician selected by the Town, a third medical opinion shall be obtained. For such a purpose, the employee shall select a physician from a list of physicians from Yale-New Haven with the appropriate medical specialty. The third medical opinion shall prevail.

Section 14.02. For the purposes of this Article, "Date of Disability" is the first day the employee was unable to report to work due to the disabling illness or injury. Successive periods of disability separated by less than three calendar months are considered as the same disability when the cause of disability remains the same. For an employee assigned to temporary light duty, the period of disability shall continue uninterrupted by the assignment.

Section 14.03. In the event an employee refuses to provide medical documentation or to report for the required medical evaluations described in Section 14.01, the employee's status shall be changed to voluntary resignation as of the date of the refusal.

Section 14.04. The Town may place an employee who has been absent due to long term disability, either work or non-work related, on inactive status as follows:

When the employee reaches maximum medical improvement and is unable to return to work to perform the duties of the position he held on the date of disability, or the duties of any other bargaining unit position made available at the option of the Town or when an employee has been absent for eighteen (18) months from date of disability, whichever is earlier. The eighteen months shall be extended by up to six (6) months if the treating physician certifies that it is likely the employee will be able to return to work during that period

Section 14.05. An employee on inactive status who is disabled due to a work-related injury shall be eligible for continuing insurance benefits as provided by the Workers' Compensation Act.

An employee on inactive status receiving long term disability payments due to a non-work-related injury shall continue to be eligible for medical insurance coverage paid by the Town, subject to the same premium cost sharing as for active employees, according to the following schedule:

One year of medical insurance coverage for each year of continuous service as of the date of disability to a maximum of two (2) years of medical insurance coverage from the date that long-term disability commences.

Section 14.06. The Town may provide a temporary light duty assignment to an employee who has been absent due to long term disability, both work-related and non-

work-related, provided the following conditions are satisfied:

- (a) The employee provides medical documentation from a physician that he/she is able to work full-time or part-time on any shift and that there is a reasonable likelihood that he/she will recover and be capable of assuming his/her regular duties; the Town may require the employee to obtain a second opinion from a physician selected by the Town; when there is a difference of opinion, the employee shall be ineligible for a temporary light duty assignment.
- (b) There is work available within the employee's work restrictions in the police department; the Town, the employee and/or the physicians who have evaluated the employee shall consider whether such work is within the employee's work restrictions; the determination of the availability of such work shall be at the sole discretion of the Town.
- (c) No more than one employee per shift may be assigned to temporary light duty on the patrol schedule; if a second employee on the same shift is able to work light duty, another light duty assignment may be created on a different shift. The senior officer, regardless of rank, shall have light duty shift preference. The shift assignments of other personnel may also be changed where necessary to accommodate the temporary light duty assignment.
- (d) In the event, an employee is not fit for full duty after being on light duty for the same disability for a total of 90 calendar days (excluding any periods of return to disability status), he shall be returned to sick or injury leave or given extended light duty, at the discretion of the Chief. Any employee on light duty shall be responsible for providing a doctor's note every thirty (30) days indicating whether the employee is fit to return to regular duty assignments. Upon the employee's return to sick or injury leave, any applicable benefits shall be paid by the Town as though the leave had continued uninterrupted.
- (e) An employee assigned to temporary light duty shall not be eligible to work any extra duty jobs and shall only work departmental overtime if no other employee is available and the overtime work is within the employee's work restrictions.
- (f) Part-time light duty is limited to a total of thirty (30) of the ninety (90) calendar days for the same disability.

ARTICLE XV - GROUP SURVIVOR INSURANCE PROGRAM

Section 15.01. Each employee with or without a spouse or an eligible child will be

covered by a group life insurance policy of one- and one-half times salary rounded to the nearest thousand, with double indemnity in the event of accidental death.

Section 15.02 In the event a police officer dies in the line of duty, the Town shall contribute up to twenty thousand dollars (\$20,000.00) toward the funeral expenses. "Line of Duty", shall mean any action that a police officer is obligated and authorized to perform in the course of controlling or reducing crime and enforcing criminal laws, such as making arrests, conducting searches, and using whatever force is necessary, including deadly force, to enforce such laws and regulations. The Human Resources Director, in consultation with the Chief of Police and the President of the Union shall be the body to decide eligibility. Therefore, this provision is not subject to the grievance procedure of this Agreement.

ARTICLE XVI - FUNERAL LEAVE

Section 16.01. Upon the death of a member of the immediate family of an employee, an employee may receive time off with pay in accordance with the following schedule:

- (a) Up to five (5) days commencing with the day of death in the event of the death of a spouse or child.
- (b) Up to three (3) days commencing with the day of death of a mother, father, father-in-law, mother-in-law, sister, brother, grandparents, grandchildren, and any relation or domestic partner of an employee in immediate residence with such employee.
- (c) One (1) day for attendance at funeral in the event of the death of any in-law, aunt or uncle.
- (d) The timing of the use of Funeral leave days as described in Sections a, b, and c above may be adjusted at the discretion of the Chief, to accommodate the fact that the timing of the actual services may not be within the specified times above. The guidelines for the number of days off specified in sections a, b and c shall still apply.

ARTICLE XVII - UNION BUSINESS LEAVE

Section 17.01. The Town will recognize one employee for the purpose of handling grievances and time so spent shall be without loss of pay.

Section 17.02. The Town will recognize two employees for the purpose of handling contract negotiations and time so spent for these employees shall be without loss

of pay.

Section 17.03. The Town will permit time off without pay for employees to attend Union meetings, conventions and conferences under the following conditions:

- (a) Reasonable advance notice of such meetings must be given to the Chief, stating the names of the members who will be attending and the duration of their absence.
- (b) No more than a total of two (2) employees shall be absent on any one occasion for that purpose.
- (c) A qualified replacement for the absent employee shall be available in the Department during the absence of an employee for such purpose. A qualified employee shall be deemed to mean another employee in the same classification as the absent employee.

ARTICLE XVIII - MILITARY SERVICE

Section 18.01. Every employee who enlists, or who is drafted in the Armed Forces of the United States, or who through any other procedure is called into active duty with such Armed Forces, will be placed on Military Leave. The Employer shall recognize its employment obligations for such returning veterans as provided by law.

Section 18.02. Employees who are ordered to reserve training with the National Guard or other reserve units of the United States Armed Forces shall receive the difference between their normal weekly base salary and their reserve training pay for such absences. This payment shall apply only as required by State or Federal Law.

ARTICLE XIX - INSURANCE AND PENSIONS

Section 19.01. Health Insurance. The Town agrees for the term of this Agreement to the following group health insurance program for all employees and their eligible dependents:

(a) Medical Plans.

The medical plan shall be a High Deductible Health Plan with a Health Savings Account (HDHP-HSA), or HRA for those not eligible for the HSA due to Military insurance, social security payments, or other factors which prevent the employee from holding or contributing to an HSA account, the principal features of which are outlined in the appendix. The full terms and details of coverage are as spelled out in the carrier's brochure.

The Town shall contribute to an employee's HSA or HRA account:

- (i) fifty percent (50%) of the applicable deductible for the term of this agreement

The funding of the HSA will be pro-rated (in whole months) for those who commence employment after January 1st. The funding of the HSA will be adjusted on a pro-rated basis (in whole months) for those who have a family status change during the plan year, which results in any change of coverage level (single, two-person or family). Such adjustment shall be made effective the first day of the first month following the employee's providing documentation of the family status change to the Human Resources Director.

An employee shall not be responsible for payment of the fee for setting up and maintaining the HSA. However, the employee shall be responsible for other banking fees such as the cost of checks, fee for replacement of a lost debit card and transfers of funds to a different bank or account.

The single deductible under the plan will be a \$2,000 deductible per calendar year and a two-person or family plan deductible will be \$4,000 per calendar year for years 2024, 2025, and 2026.

For plan year 2027 the single deductible will be \$2,500 per calendar year and the two-person or family plan deductible will be \$5,000 per calendar year.

The employee percentage share of such premium costs shall be as follows:

Effective July 1, 2024 – 17.5%

Effective July 1, 2025 – 18.0%

Effective July 1, 2026 – 18.5%

Effective July 1, 2027 – 18.5%

1. **Waiver of Insurance.**

Notwithstanding the above, the employees may elect to waive all medical insurance coverage and in lieu thereof, to receive a payment of \$2,400. Payment to those employees waiving coverage will be made on a pro-rated basis each month during the year. Subject to applicable taxes.

(b) Dental Plan.

The current dental plan, the principal features of which are outlined in Appendix A. The full terms and details of coverage are as spelled out in the carrier's brochure.

Section 19.02. Life Insurance. As provided in Section 15.01, the Town shall provide for each employee group life insurance with Accidental Death and Dismemberment provisions in the amount of one and one-half times salary, rounded to the nearest thousand.

Section 19.03. Nothing in this contract shall prevent the Town from changing insurance carriers, provided that the level of benefits covered by any substitute insurance carrier, together with any amount paid by the Town as a self-insurer, shall be at least equal to the level of benefits described in this Article.

Section 19.04. Pensions.

The Pension Agreement referred to as "Town of Ridgefield Police Union Pension Agreement" and set forth in Appendix C is, by reference, made part of this Agreement and all amendments to such Pension Agreement are by reference, made part of this Agreement. Any provision of this Pension Agreement or any Town charter, ordinance or regulation notwithstanding, this Pension Plan shall apply only to employees hired prior to April 1, 2013.

The parties agree that the Pension Agreement referred to as "Town of Ridgefield Police Union Pension Agreement" and set forth in Appendix C will no longer be a subject of bargaining between the parties during any future contract negotiations or otherwise. Any proposal by either party in future related to the pension Agreement can be ignored by the other party and shall not be submitted to arbitration and shall not form the basis for either party declaring impasse in any future contract negotiations. All employees currently participating in the defined benefit plan set forth in the Pension Agreement will continue to participate and be eligible for the benefits set forth in the pension Agreement pursuant to that agreement, and those benefits will not be subject of bargaining between the parties.

Employees hired on or after April 1, 2013 shall participate in the Defined Contribution Plan outlined in Appendix D.

Section 19.05. Retiree Medical Insurance.

Upon Normal Retirement or Actual Retirement, whichever is later as described in the Town of Ridgefield Police Pension Plan, a retiree shall be given the opportunity to continue to participate in the same group medical plan as active employees, as an individual or with the additional spousal benefit as described in the collective bargaining agreement, through the retiree's eligibility for Medicare. For those who retire prior to December 31, 2013, the plan shall be that in effect at the time of retirement, and not subject to change. Employees who retire on or after January 1, 2014 will be subject to any changes made in the group medical plan for active employees. Eligible spousal benefits will cease at the time the eligible spouse reaches eligibility for Medicare. If an employee chooses not to participate in the medical plan

at retirement, he/she may join the same group medical plan as active employees any time thereafter up to Medicare eligibility.

For employees hired prior to April 1, 2013, who retire prior to December 31, 2013, the retiree shall pay fifty percent (50%) of the Town's group rate for the medical insurance plan, capped at the dollar amount as of the date of retirement.

Effective August 27, 2019, the parties agree that the retiree medical benefits set forth within Section 19.05 will no longer be a subject of bargaining between the parties during any future contract negotiations or otherwise. Any proposal by either party in future related to retiree health benefits can be ignored by the other party and shall not be submitted to arbitration and shall not form the basis for either party declaring impasse in any future contract negotiations. All employees currently eligible for the retiree medical benefits outlined above and below, and hired prior to the signing of this agreement, will continue to participate and be eligible for the benefits set forth in this agreement, and those benefits will not be subject of bargaining between the parties. New employees, hired after the signing of this agreement, will not have any benefits for retiree medical coverage.

Effective July 1, 2021, for employees hired prior to April 1, 2013, the retiree shall pay thirty-five (35%) percent of the Town's rate for the medical insurance plan, capped at two hundred percent (200%) of the dollar amount as of the date of retirement, or the date elected.

Effective July 1, 2021 for employees hired on or after April 1, 2013 but prior to the signing of this agreement, the retiree shall pay fifty percent (50%) of the Town's rate for the medical insurance plan, capped at two hundred and fifty percent (250%) of the dollar amount as of the date of retirement or the date when they elect the benefits.

Effective July 1, 2021, all employee hired prior to the signing of this agreement will also be eligible to enroll eligible dependents in the retiree medical plan. The retiree is responsible for the full cost of the additional benefits for their family. Therefore, if single with dependent children, the retiree must pay the difference between the single and two-person or family rate to enroll his/her dependents. For a couple with dependents, the retiree must pay the difference between the couple and family rate to enroll his/her dependents. Eligibility as a dependent is subject to the rules of the plan and state/federal guidance on dependent children age and marital status.

Section 19.06. The Town shall establish a Dependent Care Assistance Plan with such limitations on contributions as set by law and/or IRS regulations.

ARTICLE XX - LEAVE OF ABSENCE

Section 20.01. The First Selectman, with the approval of the Chief of Police and the Police Commission, may grant a leave of absence without pay for a period not to exceed one (1) year to any employee who requests such leave for personal reasons. Upon the expiration of such leave of absence, or earlier if so requested by such employee and approved by the Employer, he/she shall be reinstated in the position which he held at the time the leave was granted. There will be no credit given for any purposes in salaries or benefits for the time spent on such leave.

ARTICLE XXI - UNIFORMS AND CLOTHING

Section 21.01. The Town at its expense shall continue to furnish each employee necessary uniforms and equipment at the time of his employment and such equipment and clothing as necessary during employment.

Section 21.02. Plainclothes officers shall be granted five hundred dollars (\$500.00) annually for clothing. Clothing allowance will be paid in the first payroll each July. No other money shall be disbursed to individual employees.

Section 21.03. Dry Cleaning of Uniforms. The Town agrees to pay the full cost of dry cleaning for uniforms of bargaining unit employees. Since the Town is paying the full cost of this service, the Town reserves the right to fix the timing and amounts of clothing that may be processed under this benefit to control the expense and also the right to determine the vendor to be used in rendering this service.

Section 21.04. Plainclothes officers shall be neatly and cleanly dressed at all times when on duty, unless other attire is specifically authorized by the Chief of Police or his designee.

ARTICLE XXII - SAVINGS CLAUSE

Section 22.01. If any Article or and Section of this contract is declared invalid for any reason, such declaration of invalidity shall not affect the other Articles or Sections or portions thereof which shall be valid.

Section 22.02. The Town retains all rights it had prior to the signing of this Agreement, except as such rights are specifically relinquished or abridged by this Agreement.

Section 22.03. All other employee benefit programs enjoyed by employees which are not specifically provided for or abridged in this Agreement are hereby protected by this

Agreement.

ARTICLE XXIII - SALARY ADMINISTRATION

Section 23.01.

- (a) The annual salary schedules applicable to bargaining unit employees are set forth in Appendix A.
- (b) The salary schedules of Appendix A reflect the following general wage increases during the term of this 2024-2028 Agreement:

Effective for active employees and retroactive to July 1, 2024, all rates on the salary schedule of Appendix A shall increase by two and ninety-five hundredths' percent (2.95%) over the rates in effect on June 30, 2024.

Effective on July 1, 2025 all rates on the salary schedule of Appendix A shall increase by three and five-hundredths' percent (3.05%) over the rates in effect on June 30, 2025.

Effective July 1, 2026, all rates on the salary schedule of Appendix A shall increase by three and twenty-five hundredths' percent (3.25%) over the rates in effect on June 30, 2026.

Effective July 1, 2027, all rates on the salary schedule of Appendix A shall increase by three and one-half percent (3.5%) over the rates in effect on June 30, 2027.

- (c) Effective after the signing of this agreement, employees who have completed five (5) years of service as a sworn member of the Ridgefield Police Department as of their anniversary date shall no longer receive an annual longevity payment. Longevity payments will be made in the pay period next following their anniversary date each year for so long as the employee remains as an active full-time employee of the department. This annual payment shall be increased to three hundred dollars (\$300) upon the employee's completion of ten (10) years of service as of the anniversary date, to five hundred dollars (\$500) upon the employee's completion of fifteen (15) years of service as of the anniversary date, to one thousand dollars (\$1,000) upon the employee's completion of twenty (20) years of service as of the anniversary date, and to one thousand two hundred dollars (\$1,200) upon the employee's completion of twenty-five (25) years of service as of the anniversary date.

Effective July 1, 2026 longevity payments will increase to the following schedule:

This annual payment shall be increased to five hundred dollars (\$500) upon the employee's completion of ten (10) years of service as of the anniversary date, to eight hundred dollars (\$800) upon the employee's completion of fifteen (15) years of service as of the anniversary date, to one thousand two-hundred dollars (\$1,200) upon the employee's completion of twenty (20) years of service as of the anniversary date, and to one thousand eight-hundred dollars (\$1,800) upon the employee's completion of twenty-five (25) years of service as of the anniversary date.

- (d) Detectives shall receive a monthly premium of seventy-five dollars (\$75.00) for each month in which the employee is assigned for a majority of the working month as a full-time Detective to be paid in two annual installments in June and December. Patrol officers assigned to motorcycle duties shall receive a monthly premium of thirty dollars (\$30.00) for each month in which the patrol officer is assigned for a majority of the working month to the motorcycle job responsibilities. Said premium shall be paid in two annual installments in June and December.

Effective July 1, 2025 detectives shall receive an increased monthly premium of one-hundred dollars (\$100) on the schedule as outlined above.

Effective July 1, 2027 detectives shall receive an increased monthly premium of one-hundred and fifty dollars (\$150) on the schedule as outlined above.

- (e) For purposes of this Agreement, an employee assigned as a Detective and patrol officers assigned to motorcycle duty who receive the monthly premium as indicated above, such assignment shall not be considered a promotion.

Section 23.02. Shift Differential.

All hours worked on the midnight shift, employees shall receive a shift differential in the amount of \$1.25 per hour and for all hours worked on the evening shift, employees shall receive a shift differential of \$.75 per hour.

Effective July 1, 2026, for all hours worked on the midnight shift, employees shall receive a shift differential in the amount of \$2.00 per hour and for all hours worked on the evening shift, employees shall receive a shift differential of \$1.25 per hour.

Section 23.03. Salary Progression.

- (a) An employee with less than one (1) year service in his class shall be paid at step one (1) of the salary range for such class.
- (b) An employee who has completed one (1) but less than two (2) years service in his

class shall be paid at step two (2) of the salary range for that class.

Notwithstanding the foregoing language, newly hired probationary employees shall receive fifty percent (50%) of the increase on their first anniversary date and the remainder upon the completion of the probationary period.

- (c) An employee who has completed two (2) but less than three (3) years service in his class shall be paid at step three (3) of the salary range of that class.
- (d) An employee who has completed three (3) but less than four (4) years service in his class shall be paid at step four (4) of the salary range for that class.
- (e) An employee who has completed four (4) or more years of service in his class shall be paid at the maximum step of that class.

Effective on implementation of the new step schedule as set forth in Section 23.01 (b) above, an employee who has completed four (4) or more years of service in his class shall be paid at step five (5) of the salary range for that class and an employee who has completed five or more years of service in his class shall be paid at the maximum step of that class.

- (f) Upon the employee's anniversary date when the employee completes the required amount of service, as provided for above, even if the employee is receiving a higher rate than his years of service, such employee shall be advanced to the next higher step in the salary range for that class. The above progression represents the minimum rate to be paid to employees in each class provided they were employed in such class on the effective date of this Agreement.
- (g) When a prospective employee is to be hired at a rate in excess of the starting rate, credit for experience in determining the hiring rate shall only be given for experience in direct line police work as a full-time investigatory or uniformed member of a police department. Such credit for experience may be given up to but not in excess of Step 3 of the wage scale.
- (h) Any employee when serving in an acting capacity in a higher rank, shall be considered as holding such rank, for pay purposes if such assignment shall be for one full work shift or more.

Section 23.04. Promotions.

- (a) The advancement of an employee from one classification to another shall be at the sole discretion of the employer and shall not be subject to the grievance and arbitration provisions of this Agreement.

- (b) A promoted employee shall be on probation for one (1) year and may be reassigned to his former position and salary at the discretion of the employer. During the probationary period, the employee's salary will be increased as indicated above.
- (c) The overall passing grade for a promotional examination shall be 70. Only an applicant who has achieved a score of at least 70 shall have seniority points added to his/her score.

Section 23.05. Outside Duty Assignments.

- (a) The regular rate for all hours worked to perform an outside duty assignment is time and one-half the employee's regular hourly rate, except as modified in subparagraph (b).
- (b) From the day after Memorial Day is observed through the day before Labor Day, employees who sign up or are ordered in to work outside duty for special events scheduled to take place on Fridays after 4:00 p.m., Saturdays, Sundays, and/or the 4th of July fireworks shall be paid double time for all hours worked, with a minimum of four (4) hours. Employees who sign up or are ordered to stand by for such special event outside duty and who do not work shall be paid four (4) hours at the rate of time-and-one-half. Exceptions to the foregoing are outside duty assignments worked: for all Ridgefield School District activities within the school year including, but not limited to, graduation; and for the Memorial Day Parade, when regular outside duty rates apply, i.e., time and one-half the employee's regular hourly rate. Also exempt from the double-time rates are requests for police services from citizens for a private event (i.e., weddings, security) and events sponsored by non-profit organizations with proof of 501c3 status, both of which will be paid at the rate of time and one-half the employee's regular hourly rate.
- (c) Work performed on an outside duty assignment involving construction work, utility, or tree work between 18:00 and 06:00 hours, on weekends, and on holidays shall be paid at double time.
- (d) Outside Duty Overtime Policy will be in effect and implemented upon the signing of this agreement. The Outside Duty Overtime Policy is attached in Appendix F.

Section 23.06

All employees will be required to have their paychecks and longevity and overtime/special duty payments direct deposited. No live checks, or separate checks will be given. Employees will have until 30 days after the signing of this agreement to update their banking preferences.

ARTICLE XXIV - POLICE OUTSIDE EMPLOYMENT

Section 24.01. Employees of the Ridgefield Police Department may be employed part-time provided such employment does not interfere with department duties and meets the following criteria:

- (a) Any police officer who contemplates engaging in any type of outside employment, whether self-employed or for another commercial firm apart from his regular duty hours, shall complete and submit to the Chief of Police a complete application form, with the name, address, telephone number of the employer and the type of work to be performed for said employer. The Chief of Police shall approve or reject such application within five (5) days of its submission by the employee.
- (b) Employees who may elect to work part-time outside employment shall, however, be subject to recall and report for duty with the Police Department in case of an emergency.
- (c) Employees seeking outside employment in any establishment engaged in the sale of Firearms shall be with the approval of the Chief.
- (d) On July 1 of every calendar year, any employee with a department approved Outside Employment position shall submit a written statement to the Chief of Police as to the status and hours of said outside employment.

Section 24.02. The employees of the Department shall not engage in the following outside employment:

- (a) Employment by a person who is a known felon.
- (b) Tow truck operator who is in the rotation used by the Ridgefield Police Department.
- (c) Employed by an establishment where the sale of liquor is the principal source of business income.
- (d) Any concern or person whose business is collecting bad checks, or debts.
- (e) Each employee shall annually give to the Town a statement that he or she has filed

a W-2 form with the IRS for outside employment.

Section 24.03. Violators of the provisions of this procedure shall be considered in violation of department rules and regulations and shall be subject to disciplinary action.

ARTICLE XXV - GENERAL PROVISIONS

Section 25.01. Loss or Damage to Personal Items. If a member of the Department shall suffer the loss of or damage to personally owned items such as wristwatches, eyeglasses, dental plates, etc., while performing in the line of duty, the Town will arrange for reimbursement to the extent possible within the budget account to which such expense will be charged.

This practice of recognizing a responsibility to protect employees while they are performing their duty will be followed as long as it is economically practical. It is understood that this commitment is purely voluntary by the Town and may be limited or withdrawn at any time. However, the Town makes this offer to show its concern for and interest in the members of the Department.

Section 25.02. Malicious Damage to Personal Motor Vehicles.

- (a) If any officer of the Department shall suffer damage to his or her private motor vehicle while it is parked at or near the Police Headquarters and such officer is on duty, the Chief of the Department will accept a request from such officer for reimbursement of necessary repair expense if an estimate of such expense or an itemized bill of repairs completed is submitted with the request.
- (b) If the Chief determines that the damage appears to be malicious (that is incurred because the officer is working for the Police Department) and recommends reimbursement in whole or in part to the Board of Selectmen, the First Selectman will arrange for such reimbursement to the extent possible within the budget account to which such expense will be charged.
- (c) This practice of recognizing a responsibility to protect officers while they are performing their duty will be followed as long as it is economically practical. It is understood that this commitment is purely voluntary by the Town and may be limited or withdrawn at any time. However, the Town makes this offer to show its concern for and interest in the officers of the Police Department.

Section 25.03. The Town shall designate one bulletin board on the premises of the Police Department for the purpose of posting notices concerning Union business and activities.

Section 25.04. No employee shall be required to perform any work in the Police Station which is classified as building trades work.

Section 25.05 Job Vacancies. Before job vacancies are filled in administrative type assignments such as records officer, detective-youth officer, Accreditation officer or detective patrol officer, the Chief of Police shall post a notice that such a vacancy exists to enable employees to indicate their desire to be considered for such assignment. Assignments shall be made at the sole discretion of the Chief, provided, however, that the employee selected may refuse the assignment.

Section 25.06 The Town shall give each present employee, and to each employee when he is hired, a copy of this Agreement.

Section 25.07 A Sergeant shall be required to complete performance evaluations for police officers under his/her supervision.

Section 25.08 Any provision of the Closed Police Union Pension Agreement or any other Town pension plan, charter, ordinance or regulation notwithstanding, the following shall apply on and after the signing of the 2024-2028 Agreement:

- i. An employee who retires under the Closed Police Union Pension Agreement may apply for a vacancy in any Town position that is not included in the Police bargaining unit.
- ii. If such retiree is hired by the Town, he/she shall commence work as a new hire, without any seniority or pension credit, and shall be subject to the terms and conditions of employment applicable to the position as defined by union contract if the position is in a bargaining unit, or by Town policies if the position is a non-bargaining unit position.
- iii. Such retiree hired into a new position by the Town shall not suffer any reduction or penalty in the retirement benefit he/she is receiving under the Closed Police Union Pension Agreement as a result of employment by the Town.

Section 25.09 The Town will establish a meal allowance policy and the meal allowance for non-local training will be paid at the following rates:
Breakfast \$15.00

Lunch - \$25.00

Dinner -\$30.00

There will be a \$25.00 lunch allowance following this same policy for in-state, non-departmental, non-local training.

These meal allowances will be paid upon completion of the training, and the submission of an expense report and affidavit certifying the expenses were used for the appropriate purposes.

ARTICLE XXVI - PERSONNEL FILE

Section 26.01. All employees shall have the right to review their personnel files upon reasonable request to the Chief and at such time that the request will not interfere with the orderly operation of the Department. Such request shall be granted within fourteen (14) days of the date of a written request.

Section 26.02. Employees shall receive a copy of all communications that are to be entered into their personnel files, and shall be afforded the opportunity to initial such communications prior to entry.

Section 26.03. Except as permitted by Connecticut General Statutes §1-210(b)(3), employees, upon request, may review that portion of any closed file which pertains to the employee. Said review shall be supervised by the Chief of Police or his designee.

ARTICLE XXVII - SUBSTANCE ABUSE PREVENTION

Section 27.01. The Town and the Union agree that the critical mission of law enforcement requires that all police officers must refrain from the possession and/or use of illegal substances at all times and that failure to so refrain is just cause for discipline in accordance with the procedures described in this Article.

Section 27.02. Employees shall be required to take drug tests without advance notice as a condition of continued employment as provided below:

- (a) A supervisor may order an employee to take a drug test upon reasonable suspicion that the employee is or has been using drugs. The employee's supervisor and a higher ranking officer shall prepare affidavits setting forth the basis for the reasonable suspicion.
- (b) An employee shall take a drug test when an unannounced mandatory testing

program is required by the Town. The Police Chief or his designee shall determine the frequency and timing of such testing programs which shall be conducted when the employee is on duty. Employees shall be required to submit to no more than one (1) mandatory drug test per calendar year. More than one (1) employees may be scheduled for testing at the same time.

Section 27.03. Testing shall be conducted at the office of the police physician. A member of the physician's staff shall observe production of the urine sample. The employee shall be interviewed concerning recent food, beverage, and prescription drug intake which could affect the test outcome. If an employee is unable or unwilling to give a specimen at the time of the test, the employee shall remain under observation until a specimen is obtained. The employee may be required to consume reasonable amounts of water during the waiting period.

Section 27.04. The laboratory selected by the Town to conduct the analysis shall be experienced and capable of quality control, documentation, chain of custody, technical expertise, and demonstrated proficiency in urinalysis. A written chain of custody (with signatures, dates and times) shall be maintained concerning each employee's urine sample. Drug testing methodology shall include procedures to confirm any positive test result. The urine sample shall be divided into three portions. If the first portion tests positive for an illegal substance, a confirming test shall be conducted using the second portion. The employee may request that the third portion be submitted directly to another comparable laboratory for testing. The employee shall bear the expense of this third test.

Section 27.05. In the event an employee is found in possession of an illegal substance or refuses to submit to a drug test or takes a drug test which confirms the employee's use of an illegal substance, consistent with the procedures in Section 27.04, the employee shall be discharged and said discharge shall be deemed to be for just cause.

Section 27.06. In the event an employee voluntarily discloses that he has a problem with drug or alcohol abuse, the employee shall be immediately placed on non-job-related disability leave and shall be required to commence a rehabilitation program acceptable to the Town. Reinstatement to employment shall be contingent upon the employee's satisfactory completion of the rehabilitation program and the employee's continuing participation in any prescribed follow-up program. Upon reinstatement, an employee with previous drug dependency shall submit to drug testing at least monthly for the first twelve (12) months and bi-monthly for the next thirty-six (36) months. An employee who refuses to submit to follow-up drug testing as required by this Section or who fails to continue in the prescribed follow-up program or who experiences a positive drug test result after reinstatement shall be discharged and said discharge shall be deemed for just cause. A disclosure of a drug dependency problem by an employee upon notice from the Town that he is scheduled for drug testing shall not be deemed to be a voluntary disclosure.

Section 27.07. Whenever a supervisor has reasonable suspicion that an employee is unfit for duty due to alcohol or drug abuse as demonstrated by the employee's physical condition and/or behavior upon reporting for work, said employee shall be immediately relieved from duty for that day. The Chief or his designee may order the employee to submit to a physical examination and/or to any testing, including but not limited to, a urinalysis and either a blood test or a breathanalysis by intoximeter. Both the urinalysis and the blood test shall be conducted by the police physician. The breathanalysis shall be administered by qualified police department personnel. All tests shall be administered in the presence of a Union official or his designee, unless the employee desires otherwise. Any employee reporting for work unfit for duty as a result of confirmed alcohol or drug use and/or refusing to submit to testing as ordered by the supervisor shall be subject to discipline up to and including discharge. In the event the employee is found to have used an illegal substance, he shall be discharged pursuant to Section 27.05 above. In the event the employee is found to be unfit for duty because of abusing alcohol or legal drugs, he shall be referred for rehabilitation pursuant to Section 27.06 above.

Section 27.08. Test results obtained as a result of the procedures described in this Article shall be maintained in the employee's medical file, with a copy given to the employee. Departmental reports shall be amended, where necessary, to conform to the test results.

Section 27.09. The provisions of this Article shall not be construed as a waiver of any rights an individual employee covered by this Agreement may have in relation to drug testing by virtue of any statute of the United States or Connecticut State Constitution. Such statutory and constitutional rights are hereby expressly preserved and protected on behalf of each such employee.

The Town of Ridgefield agrees to indemnify and hold the Union harmless and to bear any expenses incurred by the Union relating to any litigation arising out of the operation of this substance abuse prevention Article.

ARTICLE XXVIII - TUITION ASSISTANCE

Section 28.01. The Town shall provide the following assistance to full-time employees in reimbursement for expense of tuition and required textbooks incurred by employees enrolled in job-related educational courses:

A maximum of one thousand dollars (\$1,000.00) each calendar year, per employee, payable within thirty (30) days of meeting the following criteria:

- (a) Courses must be sponsored by a recognized educational institution;

- (b) Correspondence courses are excluded;
- (c) Courses must be completed with a passing grade;
- (d) The employee must obtain approval from the Chief of Police, or designee, before enrolling in the course;
- (e) Upon the completion of the course, the employee must forward a transcript of grades and invoices for the cost of tuition and required textbooks to the Chief of Police.

ARTICLE XXIX - SPECIAL SQUAD

Section 29.0. The Chief of Police or his designee may assign employees to different than standard bid/assigned shift hours for the purpose of creating a Tactical Squad meeting certain departmental needs such as, but not limited to: radar details, truck squad, warrant squad, cops in shops program etc. Assignments to this squad shall be done on a volunteer basis from each of the primary shifts (one officer from each shift) prior to any officer being assigned.

Volunteers or assigned officers will be either patrol officers or Sergeants only. Assignments to this squad shall be on a three-month basis. When there will be assignments for such squad, the Chief shall give reasonable notice (of at least one week) prior to changing shift hours unless an emergency situation arises; i.e., rash of burglaries, etc.

Assignments:

Officers assigned by least seniority to highest seniority to allow for rotation – except officers on other special assignments, i.e., D.A.R.E. Motorcycle, etc. can be excluded from Tactical squad assignment during periods that they are involved with other special assignments.

Hours:

Standard shift hours with one and one-half (1-1/2) hour deviation on either end of shift; i.e., 8 – 4 shift could be 6:30 a.m. – 3:00 p.m. without overtime paid. This would include nine (9) hours and 15 minutes briefing time encompassed within the 1-1/2 hour deviation.

Personal Days Off:

All officers who serve three (3) full months on this Specialty Squad shall all earn personal

days:

- a) Volunteers – two (2) personal days per quarter
- b) Assigned officers – one (1) personal day per quarter

The personal day earned for working the squad cannot be taken when it would cause any overtime cost. All earned personal days must be used in the three-month period immediately following the three-month period in which they were earned. Any officer who is unable to complete the Specialty Squad Assignment as a result of an off-duty injury or extended sick leave/disability shall receive a pro-rated amount of personal time as determined by the Chief and outlined under Sections “a” and “b” above.

Officers requesting vacation at the start of the previous month cannot have vacation denied because of the special squad.

Assigned officers will be picked from an on-going rotating list.

ARTICLE XXX - CELL PHONES AND DEFIBRILLATORS

Section 30.01. Cell Phones. All members of the Ridgefield Police Department shall be required to carry their personal cell phones. In the event of an emergency, i.e., serious or fatal accident, natural disaster, serious crime or anything deemed an emergency by the department, a TEXT showing 911 will be sent. All members of the department receiving the TEXT shall call the police department immediately. If at that time the member is told to report to work and does report to work, he/she shall receive an additional eight (8) hours of pay for answering and responding.

The department may also send a TEXT showing 611 or 411:

- a) A 611 page will be a request for volunteers to work police department overtime.
- b) A 411 page will be for other side jobs or non-emergency police information.

It is requested that members call in but it is not mandatory for 611 and 411 pages. Officers on sick leave, worker's compensation, vacation, funeral leave or while at home and able to be reached by telephone shall not be required to have their cell phone on.

ARTICLE XXXI - DURATION

This Agreement shall be effective upon the implementation date through June 30, 2028. "Implementation date" shall be the date on which this Agreement has been ratified by both parties, or if interest arbitration is required, the date that is thirty (30) days following a final award. Either party may request negotiations for a new contract in writing not more than one hundred eighty (180) days prior to the expiration date of this contract. Within fifteen (15) days of receipt of such written notice a meeting and negotiations shall be scheduled by the parties.

APPENDIX A

	Effective <u>7/1/2024</u>	Effective <u>7/1/2025</u>	Effective <u>7/1/2026</u>	Effective <u>7/1/2027</u>
Patrol Officer				
Start	\$74,303	\$76,569	\$79,058	\$81,825
2	\$78,019	\$80,398	\$83,011	\$85,916
3	\$85,724	\$88,339	\$91,210	\$94,402
4	\$93,439	\$96,289	\$99,419	\$102,898
5	\$101,162	\$104,247	\$107,635	\$111,402
Max	\$108,881	\$112,202	\$115,848	\$119,903
Sergeant				
Start	\$113,443	\$116,903	\$120,702	\$124,927
2 nd	\$115,264	\$118,779	\$122,640	\$126,932
Lieutenant				
Start	\$118,609	\$122,226	\$126,199	\$130,616
2 nd	\$123,809	\$127,585	\$131,731	\$136,342
Captain				
Start	\$129,218	\$133,159	\$137,486	\$142,299
2 nd	\$136,132	\$140,284	\$144,843	\$149,913
Maximum	\$143,426	\$147,800	\$152,604	\$157,945

APPENDIX B

SUMMARIES - HEALTH INSURANCE PLANS

High Deductible Plan outline

See attached.

DENTAL PLAN

See attached.

Your Summary of Benefits
Town of Ridgefield-Fire/Police
Anthem Dental Complete



Health • Pharmacy • Dental • Vision • Life • Disability

WELCOME TO YOUR DENTAL PLAN!

This benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your employee benefits booklet.

Dental coverage you can count on

Your Anthem dental plan lets you visit any licensed dentist or specialist you want - with costs that are normally lower when you choose one within our large network.

Savings beyond your dental plan benefits - you get more for your money.

You pay our negotiated rate for covered services from in-network dentists even if you exceed your annual benefit maximum.

YOUR DENTAL PLAN AT A GLANCE		In-Network	Out-of-Network
Annual Benefit Maximum • Per insured person	Calendar Year	\$1,000	\$1,000
D&P applies to Annual Maximum		Yes	Yes
Annual Maximum Carryover		No	No
Orthodontic Lifetime Benefit Maximum • Per eligible insured person		\$1,000	\$1,000
Annual Deductible (The Deductible does not apply to Orthodontic Services) • Per insured person • Family maximum	Calendar Year	\$50 3X Individual	\$50 3X Individual
Deductible Waived for Diagnostic/Preventive Services		No	No
Out-of-Network Reimbursement Options:		80th percentile	
Dental Services		In-Network Anthem Pays:	Out-of-Network Anthem Pays: Waiting Period
Diagnostic and Preventive Services • Periodic oral exam • Teeth cleaning (prophylaxis) • Bitewing X-rays: 2X per 12 months • Intraoral X-rays		80% Coinsurance	80% Coinsurance No Waiting Period
Basic Services • Amalgam (silver-colored) Filling • Front composite (tooth-colored) Filling • Back composite Filling, Covered as Composites • Simple Extractions		80% Coinsurance	80% Coinsurance No Waiting Period
Endodontics • Root Canal		80% Coinsurance	80% Coinsurance No Waiting Period
Periodontics • Scaling and root planing		80% Coinsurance	80% Coinsurance No Waiting Period
Oral Surgery • Surgical Extractions		80% Coinsurance	80% Coinsurance No Waiting Period
Major Services • Crowns		50% Coinsurance	50% Coinsurance No Waiting Period
Prosthodontics • Dentures • Bridges • Dental implants Not Covered		50% Coinsurance	50% Coinsurance No Waiting Period
Prosthetic Repairs/Adjustments		50% Coinsurance	50% Coinsurance No Waiting Period
Orthodontic Services • Dependent Children Only*		50% Coinsurance	50% Coinsurance No Waiting Periods

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your employee benefits booklet. In the event of a discrepancy between the information in this summary and the employee booklet, the employee booklet will prevail.

*Child orthodontic coverage begins at age eight and runs through age 18. This means that the child must have been banded between the ages of 8 and 19 in order to receive coverage. If children are dependents until age 19, they can continue to receive coverage, but they must have been banded before age 19.

CT_PCLG_ASO-Custom

Emergency dental treatment for the international traveler



Health · Pharmacy · Dental · Vision · Life · Disability

As an Anthem dental member, you and your eligible, covered dependents automatically have access to the International Emergency Dental Program.** With this program, you may receive emergency dental care from our listing of credentialed dentists while traveling or working nearly anywhere in the world.

** The International Emergency Dental Program is managed by DeCare Dental, which is an independent company offering dental-management services to Anthem Blue Cross Life and Health Insurance Company.

Finding a dentist is easy.

To select a dentist by name or location:

- Go to anthem.com/mydentalvision or the website listed on the back of your ID card.
- Call the toll-free customer service number listed on the back of your ID card.

TO CONTACT US:

Call	Write
Refer to the toll-free number indicated on the back of your plan ID card to speak with a U.S.-based customer service representative during normal business hours. Calling after hours? We may still be able to assist you with our interactive voice-response system.	your plan ID card for the address.

Limitations & Exclusions

Limitations – Below is a partial listing of dental plan limitations when these services are covered under your plan. Please see your certificate of coverage for a full list.

Diagnostic and Preventive Services

Oral evaluations (exam) Limited to two per Calendar Year

Teeth cleaning (prophylaxis) Limited to two per Calendar Year

Intraoral X-rays, single film Limited to four films per 12-month period

Complete series X-rays (panoramic or full-mouth) Coverage Every 3 Years

Topical fluoride application Limited to once every 12 months for members through age 18

Sealants Limited to first and second molars once every 24 months per tooth for members through age 15; sealants may be covered under Diagnostic and Preventive or Basic Services.

Basic and/or Major Services***

Fillings Limited to once per surface per tooth in any 24 months

Space Maintainers Limited to extracted primary posterior teeth once per lifetime per tooth for members through age 16; Space Maintainers may be covered under Diagnostic and Preventive or Basic Services.

Crowns Limited to once per tooth in a seven-year period

Fixed or removable prosthodontics – dentures, partials, bridges

Covered once in any seven-year period; benefits are provided for the replacement of an existing bridge, denture or partial for members age 16 or older if the appliance is seven years old or older and cannot be made serviceable.

Root canal therapy Limited to once per lifetime per tooth; coverage is for permanent teeth only.

Periodontal surgery Limited to one complex service per single tooth or quadrant in any 36 months, and only if the pocket depth of the tooth is five millimeters or greater

Periodontal scaling and root planing Limited to once per quadrant in 36 months when the tooth pocket has a depth of four millimeters or greater

Brush Biopsy Standard - Covered

***Waiting periods for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan.

There is a waiting period of up to 24 months for replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

ADDITIONAL LIMITATION FOR ORTHODONTIC SERVICES

Orthodontia Limited to one course of treatment per member per lifetime

Exclusions – Below is a partial listing of noncovered services under your dental plan. Please see your certificate of coverage for a full list.

Services provided before or after the term of coverage

Services received before your effective date or after your coverage ends, unless otherwise specified in the employee benefits booklet

Orthodontics (unless included as part of your dental plan benefits)
Orthodontic braces, appliances and all related services

Cosmetic dentistry Services provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist

Drugs and medications Intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care

Analgesia, analgesic agents, anxiolysis nitrous oxide, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services.

Extractions - Surgical removal of third molars (wisdom teeth) that do not exhibit symptoms or impact the oral health of the member

The in-network dental providers mentioned in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Anthem Blue Cross Life and Health Insurance Company.



Health · Pharmacy · Dental · Vision · Life · Disability

Choice of dentists

While your dental plan lets you choose any dentist, you may end up paying more for a service if you visit an out-of-network dentist.

Here's why:

In-network dentists have agreed to payment rates for various services and cannot charge you more. On the other hand, out-of-network dentists don't have a contract with us and are able to bill you for the difference between the total amount we allow to be paid for a service – called the "maximum allowed amount" – and the amount they usually charge for a service. When they bill you for this difference, it's called "balance billing."

How Anthem dental decides on maximum allowed amounts

For services from an out-of-network dentist, the maximum allowed amount is determined in one of the following ways:

- Out-of-network dental fee schedule/rate developed by Anthem, which may be updated based on such things as reimbursement amounts accepted by dentists contracted with our dental plans, or other industry cost and usage data
- Information provided by a third-party vendor that shows comparable costs for dental services
- In-network dentist fee schedule

Here's an example of higher costs for out-of-network dental services

This is an example only. Your experience may be different, depending on your insurance plan, the services you receive and the dentist who provides the services.

Ted gets a crown from an out-of-network dentist, who charges \$1,200 for the service and bills Anthem for that amount.

Anthem's maximum allowed amount for this dental service is \$800. That means there will be a \$400 difference, which the dentist can "balance bill" Ted.

Since Ted will also need to pay \$400 coinsurance, the total he'll pay the out-of-network dentist is \$800.

Here's the math:

- Dentist's charge: \$1,200
- Anthem's maximum allowed amount: \$800
- Anthem pays 50%: \$400
- Ted pays 50% (coinsurance): \$400
- Balance Ted owes the provider: $\$1,200 - \$800 = \$400$
- Ted's total cost: $\$400 \text{ coinsurance} + \$400 \text{ provider balance} = \800

In the example, if Ted had gone to an in-network dentist, his cost would be only \$400 for the coinsurance because he would not have been "balance billed" the \$400 difference.

Your summary of benefits



Anthem® Blue Cross and Blue Shield

Your Plan: Anthem Century Preferred PPO HSA PS CSV \$2000/0%/\$2000 NE Rx 0%/0%/0%

Your Network: Century Preferred

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge after deductible is met
Mental Health & Substance Use Disorder Services	No charge after deductible is met
Specialist care	No charge after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$2,000 person / \$4,000 family	\$2,000 person / \$4,000 family
Overall Out-of-Pocket Limit	\$2,000 person / \$4,000 family	\$4,000 person / \$8,000 family

The family deductible and out-of-pocket limit are non-embedded, meaning the cost shares of all family members apply to one family deductible and one family out-of-pocket limit. The per person deductible and per person out-of-pocket limit apply to individuals enrolled under single-only coverage.

All medical and prescription drug deductibles, copayments and coinsurance apply to the out-of-pocket limit (excluding Non-Network Human Organ and Tissue Transplant (HOTT), Cellular and Gene Therapy services).

The In-Network and Non-Network deductibles are combined and accumulate toward each other. The In-Network and Non-Network out-of-pocket limit amounts accumulate toward each other.

Doctor Visits (virtual and office) *You are encouraged to select a Primary Care Physician (PCP).*

Primary Care (PCP) and Mental Health and Substance Use Disorder Services <i>virtual and office</i>	No charge after deductible is met	30% coinsurance after deductible is met
Specialist Care <i>virtual and office</i>	No charge after deductible is met	30% coinsurance after deductible is met
Other Practitioner Visits		
Routine Maternity Care (Prenatal and Postnatal)	No charge	30% coinsurance after deductible is met
Retail Health Clinic <i>for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.</i>	No charge after deductible is met	30% coinsurance after deductible is met

CT/LG/Anthem Century Preferred PPO HSA PS CSV \$2000/0%/\$2000 NE Rx 0%/0%/0%/01-01-2024

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Manipulation Therapy <i>Coverage is unlimited per benefit period for in network visits and limited to 30 visits per benefit period for non-network visits.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Acupuncture <i>Coverage is limited to services provided for pain management. Coverage is limited to 20 visits per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Other Services in an Office Allergy Testing Prescription Drugs <i>Dispensed in the office</i> Surgery	No charge after deductible is met No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met 30% coinsurance after deductible is met
Preventive care / screenings / immunizations	No charge	30% coinsurance after deductible is met
Preventive Care for Chronic Conditions per IRS guidelines	No charge	30% coinsurance after deductible is met
Diagnostic Services Lab Office Freestanding/Site of Service Lab Outpatient Hospital	No charge after deductible is met No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met 30% coinsurance after deductible is met
X-Ray Office Freestanding/Site of Service Radiology Center Outpatient Hospital	No charge after deductible is met No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met 30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Advanced Diagnostic Imaging <i>for example: MRI, PET and CAT scans</i> Office Freestanding/Site of Service Radiology Center Outpatient Hospital	No charge after deductible is met No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met 30% coinsurance after deductible is met
<u>Emergency and Urgent Care</u> Urgent Care Emergency Room Facility Services Emergency Room Doctor and Other Services Ambulance <i>Authorized Non-Network non-emergency ambulance services are limited to an Anthem maximum payment of \$50,000 per trip.</i>	No charge after deductible is met No charge after deductible is met No charge after deductible is met No charge after deductible is met	Covered as In-Network Covered as In-Network Covered as In-Network Covered as In-Network
Outpatient Mental Health and Substance Use Disorder Services at a Facility Facility Fees Doctor Services	No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met
<u>Outpatient Surgery</u> Facility Fees Hospital Ambulatory Surgical Center/Site of Service Provider Physician and other services <i>including surgeon fees</i> Hospital Ambulatory Surgical Center/Site of Service Provider	No charge after deductible is met No charge after deductible is met No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met 30% coinsurance after deductible is met 30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<u>Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)</u>		
Facility Fees	No charge after deductible is met	30% coinsurance after deductible is met
Physician and other services <i>including surgeon fees</i>	No charge after deductible is met	30% coinsurance after deductible is met
Home Health Care <i>Coverage is limited to 200 visits per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Rehabilitation and Habilitation services <i>including physical, occupational and speech therapies.</i> <i>Coverage for physical, occupational and speech therapies is unlimited per benefit period for in network visits and limited to 30 visits per therapy per benefit period for non-network visits.</i>		
Office	No charge after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	No charge after deductible is met	30% coinsurance after deductible is met
Pulmonary rehabilitation <i>office and outpatient hospital</i>	No charge after deductible is met	30% coinsurance after deductible is met
Cardiac rehabilitation <i>office and outpatient hospital</i>	No charge after deductible is met	30% coinsurance after deductible is met
Dialysis/Hemodialysis <i>office and outpatient hospital</i>	No charge after deductible is met	30% coinsurance after deductible is met
Chemo/Radiation Therapy <i>office and outpatient hospital</i>	No charge after deductible is met	30% coinsurance after deductible is met
Skilled Nursing Care (facility) <i>Coverage is unlimited per benefit period for in network visits and limited to 60 visits per benefit period for non-network visits.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Inpatient Hospice	No charge after deductible is met	30% coinsurance after deductible is met
Durable Medical Equipment	No charge after deductible is met	30% coinsurance after deductible is met
Prosthetic Devices <i>Coverage for wigs is limited to 1 item after cancer treatment per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Hearing Aids <i>Coverage is limited to 1 item per ear every 24 months.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Bariatric Surgery	Coverage is based on place of service	30% coinsurance after deductible is met
Temporomandibular Joint (TMJ) Services	Coverage is based on place of service	30% coinsurance after deductible is met

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Combined with In-Network medical deductible	Combined with Non-Network medical deductible
Pharmacy Out-of-Pocket Limit	Combined with In-Network medical out-of-pocket limit	Combined with Non-Network medical out-of-pocket limit
Prescription Drug Coverage Network: <i>Base Network</i> Drug List: <i>Essential</i>		
Day Supply Limits: Retail Pharmacy 30 day supply (cost shares noted below) Retail 90 Pharmacy 90 day supply (3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies noted below applies). Home Delivery Pharmacy 90 day supply (maximum cost shares noted below). Maintenance medications are available through CarelonRx Pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service. Specialty Pharmacy 30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.		
Tier 1 - Typically Generic	0% coinsurance after deductible is met (retail and home delivery)	0% coinsurance after deductible is met (retail) and Not covered (home delivery)
Tier 2 – Typically Preferred Brand	0% coinsurance after deductible is met (retail and home delivery)	0% coinsurance after deductible is met (retail) and Not covered (home delivery)
Tier 3 - Typically Non-Preferred Brand/Specialty Drugs	0% coinsurance after deductible is met (retail and home delivery)	0% coinsurance after deductible is met (retail) and Not covered (home delivery)

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<i>This is a brief outline of your vision coverage. Adult and children's vision services count towards your out-of-pocket limit.</i>		
Child Vision exam <i>Limited to 1 exam per benefit period.</i>	No charge	30% coinsurance after deductible is met
Adult Vision exam <i>Limited to 1 exam per benefit period.</i>	No charge	30% coinsurance after deductible is met
Vision Therapy <i>Unlimited visits per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met

Notes:

- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- The limits for physical, occupational, and speech therapy, if any apply to this plan, will not apply if you get care as part of the Mental Health and Substance Use Disorder benefit.

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.

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Your summary of benefits



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Armenian (հայերեն): Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 899-7070:

Chinese(中文): 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電(833) 899-7070。

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Navajo (Diné): Dii naaltsoos bika'igíí lahgo bina'idííkidgo ná bohónéedzà dóó bee ahóót'i' t'áá ni nizaad k'ehj bee nií hodoonih t'áadoo bááh ilínigóó. Ata' halne'igíí ǎ' bich'i' hadeesdzih nínízingo koǎ' hodiílnih (833) 899-7070.

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Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (833) 899-7070 ਤੇ ਕਾਲ ਕਰੋ।

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (833) 899-7070.

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (833) 899-7070.

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Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (833) 899-7070.

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Your summary of benefits



Anthem® Blue Cross and Blue Shield

Your Plan: Anthem Century Preferred PPO HRA PS CSV \$2000/0%/\$2000 NE Rx 0%/0%/0%

Your Network: Century Preferred

This is a health-based medical plan with a health reimbursement account. You can use this account to help you pay for eligible medical costs. Visit our mobile app or website for more information and to check your account balance.

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge after deductible is met
Mental Health & Substance Use Disorder Services	No charge after deductible is met
Specialist care	No charge after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$2,000 person / \$4,000 family	\$2,000 person / \$4,000 family
Overall Out-of-Pocket Limit	\$2,000 person / \$4,000 family	\$4,000 person / \$8,000 family
<p>The family deductible and out-of-pocket limit are non-embedded, meaning the cost shares of all family members apply to one family deductible and one family out-of-pocket limit. The per person deductible and per person out-of-pocket limit apply to individuals enrolled under single-only coverage.</p> <p>All medical and prescription drug deductibles, copayments and coinsurance apply to the out-of-pocket limit (excluding Non-Network Human Organ and Tissue Transplant (HOTT), Cellular and Gene Therapy services).</p> <p>The In-Network and Non-Network deductibles are combined and accumulate toward each other. The In-Network and Non-Network out-of-pocket limit amounts accumulate toward each other.</p>		
Doctor Visits (virtual and office) <i>You are encouraged to select a Primary Care Physician (PCP).</i>		
Primary Care (PCP) and Mental Health and Substance Use Disorder Services <i>virtual and office</i>	No charge after deductible is met	30% coinsurance after deductible is met
Specialist Care <i>virtual and office</i>	No charge after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<u>Other Practitioner Visits</u>		
Routine Maternity Care (Prenatal and Postnatal)	No charge	30% coinsurance after deductible is met
Retail Health Clinic for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.	No charge after deductible is met	30% coinsurance after deductible is met
Manipulation Therapy Coverage is unlimited per benefit period for in network visits and limited to 30 visits per benefit period for non-network visits.	No charge after deductible is met	30% coinsurance after deductible is met
Acupuncture Coverage is limited to services provided for pain management. Coverage is limited to 20 visits per benefit period.	No charge after deductible is met	30% coinsurance after deductible is met
<u>Other Services in an Office</u>		
Allergy Testing	No charge after deductible is met	30% coinsurance after deductible is met
Prescription Drugs Dispensed in the office	No charge after deductible is met	30% coinsurance after deductible is met
Surgery	No charge after deductible is met	30% coinsurance after deductible is met
Preventive care / screenings / immunizations	No charge	30% coinsurance after deductible is met
Preventive Care for Chronic Conditions per IRS guidelines	No charge	30% coinsurance after deductible is met
<u>Diagnostic Services</u>		
Lab		
Office	No charge after deductible is met	30% coinsurance after deductible is met
Freestanding/Site of Service Lab	No charge after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	No charge after deductible is met	30% coinsurance after deductible is met
<u>X-Ray</u>		
Office	No charge after deductible is met	30% coinsurance after deductible is met
Freestanding/Site of Service Radiology Center	No charge after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Outpatient Hospital	No charge after deductible is met	30% coinsurance after deductible is met
Advanced Diagnostic Imaging <i>for example: MRI, PET and CAT scans</i>		
Office	No charge after deductible is met	30% coinsurance after deductible is met
Freestanding/Site of Service Radiology Center	No charge after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	No charge after deductible is met	30% coinsurance after deductible is met
<u>Emergency and Urgent Care</u>		
Urgent Care	No charge after deductible is met	Covered as In-Network
Emergency Room Facility Services	No charge after deductible is met	Covered as In-Network
Emergency Room Doctor and Other Services	No charge after deductible is met	Covered as In-Network
Ambulance <i>Authorized Non-Network non-emergency ambulance services are limited to an Anthem maximum payment of \$50,000 per trip.</i>	No charge after deductible is met	Covered as In-Network
Outpatient Mental Health and Substance Use Disorder Services at a Facility		
Facility Fees	No charge after deductible is met	30% coinsurance after deductible is met
Doctor Services	No charge after deductible is met	30% coinsurance after deductible is met
<u>Outpatient Surgery</u>		
Facility Fees		
Hospital	No charge after deductible is met	30% coinsurance after deductible is met
Ambulatory Surgical Center/Site of Service Provider	No charge after deductible is met	30% coinsurance after deductible is met
Physician and other services <i>including surgeon fees</i>		
Hospital	No charge after deductible is met	30% coinsurance after deductible is met
Ambulatory Surgical Center/Site of Service Provider	No charge after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<u>Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)</u> Facility Fees Physician and other services <i>including surgeon fees</i>	No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met
Home Health Care <i>Coverage is limited to 200 visits per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Rehabilitation and Habilitation services <i>including physical, occupational and speech therapies.</i> <i>Coverage for physical, occupational and speech therapies is unlimited per benefit period for in network visits and limited to 30 visits per therapy per benefit period for non-network visits.</i> Office Outpatient Hospital	No charge after deductible is met No charge after deductible is met	30% coinsurance after deductible is met 30% coinsurance after deductible is met
Pulmonary rehabilitation office and outpatient hospital	No charge after deductible is met	30% coinsurance after deductible is met
Cardiac rehabilitation office and outpatient hospital	No charge after deductible is met	30% coinsurance after deductible is met
Dialysis/Hemodialysis office and outpatient hospital	No charge after deductible is met	30% coinsurance after deductible is met
Chemo/Radiation Therapy office and outpatient hospital	No charge after deductible is met	30% coinsurance after deductible is met
Skilled Nursing Care (facility) <i>Coverage is unlimited per benefit period for in network visits and limited to 60 visits per benefit period for non-network visits.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Inpatient Hospice	No charge after deductible is met	30% coinsurance after deductible is met
Durable Medical Equipment	No charge after deductible is met	30% coinsurance after deductible is met
Prosthetic Devices <i>Coverage for wigs is limited to 1 item after cancer treatment per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Hearing Aids <i>Coverage is limited to 1 item per ear every 24 months.</i>	No charge after deductible is met	30% coinsurance after deductible is met
Bariatric Surgery	Coverage is based on place of service	30% coinsurance after deductible is met
Temporomandibular Joint (TMJ) Services	Coverage is based on place of service	30% coinsurance after deductible is met

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Combined with In-Network medical deductible	Combined with Non-Network medical deductible
Pharmacy Out-of-Pocket Limit	Combined with In-Network medical out-of-pocket limit	Combined with Non-Network medical out-of-pocket limit
Prescription Drug Coverage Network: Base Network Drug List: Essential		
Day Supply Limits: Retail Pharmacy 30 day supply (cost shares noted below) Retail 90 Pharmacy 90 day supply (3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies noted below applies). Home Delivery Pharmacy 90 day supply (maximum cost shares noted below). Maintenance medications are available through CarelonRx Pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service. Specialty Pharmacy 30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.		
Tier 1 - Typically Generic	0% coinsurance after deductible is met (retail and home delivery)	0% coinsurance after deductible is met (retail) and Not covered (home delivery)
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Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<i>This is a brief outline of your vision coverage. Adult and children's vision services count towards your out-of-pocket limit.</i>		
Child Vision exam <i>Limited to 1 exam per benefit period.</i>	No charge	30% coinsurance after deductible is met
Adult Vision exam <i>Limited to 1 exam per benefit period.</i>	No charge	30% coinsurance after deductible is met
Vision Therapy <i>Unlimited visits per benefit period.</i>	No charge after deductible is met	30% coinsurance after deductible is met

Notes:

- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (833) 899-7070

Armenian (հայերեն): Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 899-7070:

Chinese (中文): 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電(833) 899-7070。

Farsi (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره تماس بگیریید. (833) 899-7070

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (833) 899-7070.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (833) 899-7070.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (833) 899-7070.

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(833) 899-7070 にお電話ください。

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (833) 899-7070로 문의하십시오.

Navajo (Diné): Dii naaltsoos biká'ígíí lahgo bina'ídiikidgo ná bohónéedzq dóó bee ahóót'i' t'áá ni nizaad k'ehj bee níl hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koǫ' hodíilnih (833) 899-7070.

Language Access Services:

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer: (833) 899-7070.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਬਾਰੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (833) 899-7070 ਤੇ ਕਾਲ ਕਰੋ।

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (833) 899-7070.

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (833) 899-7070.

Tagalog (Tagalog): Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang (833) 899-7070.

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (833) 899-7070.

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

APPENDIX C

TOWN OF RIDGEFIELD

POLICE DEFINED BENEFIT PENSION PLAN

The following agreement is made by and between the Town of Ridgefield (hereinafter "the Town") and the Ridgefield Police Union, The United Public Service Employees Union/Connecticut, Organization for Public Safety Division (UPSEU/COPS) (hereinafter "the Union") and contains the amended provisions of the Pension Plan for members of the bargaining unit. This agreement is supplementary to the provisions of the existing Collective Bargaining Agreement between the Town and the Union except as to the duration of the Pension Agreement which shall be as stated below.

The pension benefits delineated in this Appendix apply solely to employees hired prior to April 1, 2013. Employees hired on or after April 1, 2013 will be eligible for Retirement Plan benefits as outlined in Appendix D.

ARTICLE I NORMAL RETIREMENT DATE

The normal retirement date shall be the earlier of:

- a) the first day of the month next following the employee's fifty-fifth birthday or,
- b) the first day of the month next following the employee's completion of twenty-five (25) years of recognized service under this plan, provided that employees who have reached the age of retirement (55) but who have not attained twenty-five (25) years of service, shall be permitted to work until the completion of twenty-five (25) years of service if the employee evidences physical ability to perform all the required duties of the job and has not reached his sixtieth birthday.

With the exception of the provision of 1 (b) above, employees who have reached the age of fifty-five (55) shall retire unless an extension of the retirement date has been granted by the Town.

ARTICLE II MINIMUM REQUIRED SERVICE

To be eligible for any benefits at retirement, employees must have at least ten (10) years of continuous credited service at Normal Retirement Date.

ARTICLE III
NORMAL RETIREMENT BENEFITS

The monthly amount of retirement benefits payable to the employee for his life upon the employee's Normal Retirement Date or Actual Retirement Date, if later, shall be determined as follows:

One-twelfth (1/12) of his Final Average Earnings, multiplied by 2.5%, multiplied by each Year of Credited Service.

The above terms are defined as follows:

Years of Credited Service: Employees will receive credit for each Year of Employment (July 1 through June 30) during which they have worked at least twenty (20) hours in each week of no less than five (5) months of the year, or for each Year of Employment (July 1 through June 30) during which they have worked at least one thousand (1,000) hours provided for each year of employment (July 1 through June 30) they have made pension contributions in the required amount. Year of Employment shall mean each year of Continuous Service in the Town Police or Fire Department and seventy-five percent (75%) of each year of prior Continuous Service in any other Town department. Credited Service shall not exceed a maximum of thirty (30) years.

Final Average Earnings: The average earnings of an employee during the three (3) consecutive years immediately preceding his Normal Retirement Date or Actual Retirement Date, if later. Earning shall mean an employee's rate of base pay, specifically excluding overtime pay, bonuses, and any other non-recurring forms of compensation and specifically including longevity pay, holiday pay and detective premium pay.

ARTICLE IV
PAST SERVICE CREDITS

Full credit will be given for all past continuous service with the Town in the Police or Fire Departments. Since some employees have had prior continuous service in other Town departments before transferring to Police or Fire, an allowance of seventy-five percent (75%) credit will be given on each such year towards benefits under the Police and Fire plan. This means that each such year will be counted as 0.75 of a year or nine (9) months service (0.75 x 12 months) in the Police and Fire plan.

ARTICLE V
VESTING

Vesting of pension rights and benefits shall be after at least ten (10) years of continuous credited service regardless of age.

ARTICLE VI
EARLY RETIREMENT

Early retirement, that is the collection of pension benefits before Normal Retirement Date, shall only start after age fifty (50) years with at least twenty (20) years of continuous credited service and with an actuarial reduction of benefits.

ARTICLE VII
DISABILITY RETIREMENT

There shall be no disability retirement feature under the Pension Plan, since this benefit has been covered by a sick leave policy in the current Union contract.

ARTICLE VIII
SURVIVOR BENEFITS

The Pension plan shall contain options for employees who wish to take lower retirement benefits at retirement and have their surviving spouses receive a pension after the employee is deceased.

A pre-retirement death benefit as defined in the Town of Ridgefield Employee Pension Plan shall be incorporated in the Town of Ridgefield Police Pension Plan.

ARTICLE IX
ELIGIBILITY AND CONTRIBUTIONS

Employees shall be eligible to participate in the Pension Plan and shall commence contributions upon their date of hire, regardless of age.

Employees shall be required to contribute by payroll deductions the sum of six (6%) percent of their base pay, holiday pay, longevity pay, and detective premium for each credited year of service, not to exceed thirty (30) credited years in total.

The Employer shall take all measures necessary to ensure conformance with Section 414(h)(2) of the Internal Revenue Code so that employee contributions to the Pension Plan are treated as employer contributions for tax purposes.

The rate of interest credited to employee contributions returned to an employee leaving the Pension Plan shall be a minimum of two percent (2%) prior to July 1, 1984 and a minimum of five percent (5%) after July 1, 1984.

ARTICLE X
PENSION TRUST AGREEMENT

It is agreed that the amendments to the Pension Trust Agreement that will be drawn to effect the benefits previously outlined will be subject to prior review and approval by the

Union before adoption, since the regulations of the Trust Agreement will prevail, after adoption, in deciding all benefit claims and all administrative procedure not previously outlined.

ARTICLE XI DURATION

This pension agreement shall be in effect from the implementation date through June 30, 2028.

The Duration of the Pension Agreement shall automatically be updated during all future contract negotiation to match the dates of the successor Collective Bargaining Agreement.

APPENDIX D

TOWN OF RIDGEFIELD

DEFINED CONTRIBUTION PENSION PLAN

1. Effective Date. Employees appointed to positions in the bargaining unit on or after April 1, 2013 shall be ineligible for participation in the pension plan set forth in Appendix C. Such employees shall participate in the Defined Contribution Pension Plan.
2. Mandatory Participation. An employee covered by this Agreement shall be required to participate in the Defined Contribution Retirement Savings Plan (the "DC Plan") as set forth in this Section, effective on date of appointment.
3. Mandatory Contributions. Immediately upon commencing participation in the DC Plan, each participant shall contribute either five percent (5%) or seven percent (7%) of his or her base pay to the DC Plan and the Town shall contribute five percent (5%) or seven percent (7%) of the participant's base pay to the DC Plan. Effective after the signing of this agreement and incorporation into the plan document, each participant shall contribute five percent (5%) and the Town shall contribute six percent (6%) or the employee shall contribute seven percent (7%) of his or her base pay to the DC Plan and the Town shall contribute eight percent (8%) of the participant's base pay to the DC Plan. Once the election is made by the participant the contribution percentage cannot be changed.
4. Vesting. Each participant is always 100% vested in his or her employee contributions to his or her account in the DC Plan. Town contributions to the participant's DC Plan account shall be vested in accordance with the following schedule:
 - 20% after 1 full years of service
 - 40% after 2 full years of service
 - 60% after 3 full years of service
 - 80% after 4 full years of service
 - 100% after 5 full years of service
5. Discretionary Employee Contributions. To the extent permitted by applicable law and regulations, each participant shall be permitted to defer amounts (in addition to the mandatory 5% employee contribution described in (2) above) to the DC Plan, on a pre-tax or after-tax basis, subject to Internal Revenue Code limitations.
6. Other. The Town shall be responsible for establishing and administering the DC Plan and may retain vendors, carriers, firms or agents for this purpose. Without limiting the generality of the foregoing, the Town shall (a) determine investment alternatives that are available under the DC Plan, and (b) amend the DC Plan, from time-to-time, in order to

maintain its qualified status under the Internal Revenue Code. Each Participant shall direct the investment of his or her own account to one or more of the investment alternatives available.

Appendix E - Major Holiday Policy

I. Purpose

1. Procedure for establishing patrol schedules for Thanksgiving, Christmas, and New Year's Day.
2. Procedure for officers wishing to request absence from duty for Thanksgiving, Christmas, and New Year's Day.

II. Procedure

1. Schedules for Thanksgiving, Christmas, and New Year's Day.
 - a. Schedules for Thanksgiving, Christmas, and New Years Day shall be determined in a manner consistent with shift scheduling for all other days during the calendar year.
 - b. Shift minimums shall be adjusted for two occasions during these holidays and are as follows:
Thanksgiving/Thanksgiving Eve – 2300hrs-0300hrs – 6 officer minimum

New Year's Day/Eve – 2300hrs-0300hrs -6 officer minimum
2. Officers wishing to request absence from duty on Thanksgiving, Christmas, and New Year's Day.
 - a. Officers requesting absence from duty on Thanksgiving, Christmas, and New Year's day will do so following the practices of the Ridgefield Police Department previously established.
 - b. Absences from duty shall be granted based on seniority as outlined in section 6.02.
 - c. Officers requesting absence from duty which will create a shift shortage either due to standard staffing minimum, or temporary increased staffing minimum outlined above will be required to find a volunteer replacement officer for the shortage created. Supervisors are prohibited for covering for patrol officers on these days.
 - d. The officer volunteering to fill the staffing shortage created will be named on the absence from duty form submitted, and the officer volunteering to fill the staffing shortage shall be paid at standard overtime time rate for hours worked, plus an hour for hour time off, that has no cash value and can not be used if it causes overtime.
 - e. Officers requesting absence from duty that creates a shift shortage due to standard staffing minimum, or temporary increased staffing minimum outlined above, and cannot find a volunteer officer to fill the staffing shortage shall be denied the requested absence from duty.

Appendix F
Outside Duty Overtime Policy

- I. Purpose
 1. Procedure for the scheduling of outside duty assignments by private individuals/companies.
 2. Procedure for handling cancellations of outside duty assignments.
 3. Procedure for documentation of hours worked during outside duty assignments.
 4. Procedure for establishing minimum hours paid for outside duty assignments.
- II. Procedure
 1. Scheduling of outside duty assignments by private individuals/companies:
 - a. Private individuals/companies shall be required to complete an Application for Police Services form either in person, by fax, or email.
 - b. Private individuals/companies shall be required to provide a deposit for services requested as deemed necessary by the Chief of Police or his designee.
 - c. The Application for Police Services shall state clearly the terms of the Ridgefield Police Department's Outside Duty Overtime Policy.
 - d. A copy of the Application for Police Services shall be provided to the private individual/company.
 - e. The responsibility of verifying whether the outside duty assignment has been filled rests solely on the private individual/company.
 2. Cancellations of outside duty assignments:
 - a. Private individuals/companies shall be required to cancel a scheduled outside duty assignment twelve (12) hours prior to the scheduled start of the assignment to avoid penalty.
 - b. Failure to cancel the outside duty assignment prior to the time prescribed shall result in the private individual/company being billed for the full scheduled time of the outside duty assignment, minus scheduled cruiser usage charges.
 - c. This policy shall be displayed conspicuously on the Application for Police Services.
 - d. The officer scheduled to work the outside duty assignment shall immediately be notified, and the cancelled, billable hours shall be entered into the overtime ledger by the officer making the notification.
 - e. It is the sole responsibility of the officer scheduled to work the outside duty assignment to verify the entry into the overtime ledger.

3. Documentation of hours worked during outside duty assignment:
 - a. The Ridgefield Police Department shall provide a method of documenting actual time worked on site of the outside duty assignment.
 - b. The form provided shall show the private individual/company name, officer's identifying information, site location, actual time on site, scheduled assignment time, and cruiser usage.
 - c. The form shall be signed by a representative on site of the private individual/company and the officer and a copy shall be provided to said representative.
4. Minimum hours paid for outside duty assignments:
 - a. Outside duty assignments shall require the payment of four (4) hours minimum regardless of said outside duty assignment's on-site duration being less than four hours.
 - b. If the on-site time of an outside duty assignment exceeds four hours, but is less than the total scheduled amount of time ordered by the private individual/company, the full scheduled time of the assignment shall be paid.
 - c. On site time of an outside duty assignment exceeding the scheduled time shall be paid in one-hour increments to the next full hour.
 - d. Emergency outside duty assignments shall be paid a four (4) hour minimum and in one hour increments to the next full hour thereafter.
5. Notification to Supervisors on Duty: Officer taking outside duty overtime shift must check in with supervisor on duty when arriving and leaving job. If Supervisor is not available, officer must notify the front desk officer who must document time of check in/check out times.

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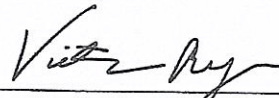
TOWN OF RIDGEFIELD

Ridgefield Police Union, Fraternal
Order of Police Lodge 28

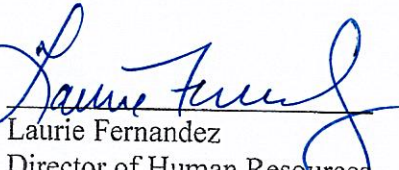
By


Rudy Marconi
First Selectman

By


Print Name: Victoria Ryan
Local Union


By


Laurie Fernandez
Director of Human Resources

By

Print Name:
Local Union

By


Print Name:
F.O.P. Labor Specialist

Date Signed

3/10/2025

Date Signed

3/10/25