

| Union | Wages         | Cost Share     | Retirement      | Life Insurance    | Longevity (hired prior to 7/1/04) |
|-------|---------------|----------------|-----------------|-------------------|-----------------------------------|
| 1103  | July 2013-2%  | July 2014-11%  | 20 years        | \$55,000/\$25,000 | 5 yrs/\$760.00                    |
|       | July 2014-2%  | July 2015-12%  | 5 years/age 65  |                   | 10 yrs/\$810.00                   |
|       | July 2015-2%  | July 2016- 13% | 10 years/age 50 |                   | 15 yrs/\$860.00                   |
|       | July 2016- 2% |                |                 |                   | 20 yrs/\$910.00                   |
|       |               |                |                 |                   | 25yrs/\$960.00                    |
|       |               |                |                 |                   | 30yrs/1,010.00                    |

**Retiree Medical**

Section 6. For employees retiring on or after their anniversary date in 2012 after attaining the age of 65, the City will reimburse the cost of Medicare B, at the standard Medicare premium rate without income related adjustment, provided the retiree is eligible for Medicare.

1. Effective on employee's anniversary date in 2012, retirees prior to age 65 pay the same percentage premium contribution as active employees for the medical plan received for employee and/or spouse/dependents, as same may be modified in the future for active employees through collective bargaining; except employees who retire at age 60 and above and are eligible to receive retiree medical benefits shall pay the same percentage of premium contribution which was in effect on the employee's date of retirement until the employee becomes eligible for Medicare benefits..
  - a. Medical plan changes as it changes for active employees.
2. Effective on employee's anniversary date in 2012, post-age 65 retirees pay same percentage of premium contribution as active employees for Medicare Supplement premium for employee/and/or spouse at time of retirement not to exceed \$1000/year for retiree or \$2000/year for retiree plus spouse.
3. New Hires after January 1, 2011 – 25% premium contribution for retiree, 50% for spouse/dependent of retiree at time of retirement, for both pre-age 65 retirees and post-age 65 retirees.
4. Medicare will be reimbursed at standard Medicare premium rate without any income related adjustment.

Section 7. Except as otherwise provided in Sections 6 and 10, any employee shall have the option of retiring after (20) years of service with full medical benefits paid by the City for the employee and dependents up to 65 years of age.

Section 8. Except as otherwise provided in Sections 6 and 10, all employees retiring after July 1, 2000 shall receive the Blue Cross/Blue Shield 65 Supplement Policy (Plan F), or equivalent, for themselves and their spouses, providing the retiree was married at the time of retirement. Such coverage shall be paid for by the Employer.

*Comp g 2,000/1000*

| Union | Wages                      | Cost Share    | Retirement      | Life Insurance    | Longevity (hired prior to 7/1/2004) |
|-------|----------------------------|---------------|-----------------|-------------------|-------------------------------------|
| 681   | July 2013-2%               | July 2013-10% | 20 years        | \$60,000/\$25,000 | same as 1103                        |
|       | July 2014-2%               | July 2014-11% | 15 years/age 55 |                   |                                     |
|       | July 2015-2%               | July 2015-12% | 5 years/age 65  |                   |                                     |
|       | July 2016-1%<br>(Reopener) | July 2016-12% |                 |                   |                                     |

**Retiree Medical**

19.4 For any employee retiring under Section 19.3, the City shall provide and pay for the cost of medical benefits for the retired employee and his/her eligible dependents up to the time the retiree is eligible for Medicare benefits, subject to the retiree's premium contribution for single and/or spousal/dependent coverage. If the retired employee's spouse is under the eligible age for Medicare benefits when the retiree becomes eligible for Medicare benefits, the City will continue to provide medical benefits for the spouse until he/she is Medicare benefits eligible (but in no event for more than ten years after the retiree turns Medicare eligible) provided the retiree was married to that spouse at the time of retirement. In the event of death of the retired employee prior to Medicare eligible age, the City will continue to provide medical benefits for the retired employee's spouse until he/she reaches the eligible age for Medicare benefits and for the retired employee's dependents so long as they remain eligible.

19.5 A twenty-five thousand dollar (\$25,000) life insurance policy will be granted to those retiring after July 1, 2000.

19.6 For employees who retire under Section 19.3 on or after signing of the 2004 contract, the City will pay for the Medicare B, after the retiree attains the age eligible for Medicare benefits, provided the retiree is eligible for Medicare. Medicare Part B effective January 1, 2012 shall be reimbursed for the retired employee at the standard medicare premium rate without any income related adjustments.

19.7 An employee who retires under Section 19.3 shall receive the Blue Cross/Blue Shield 65 supplement policy (Plan F) or equivalent for the retiree and his/her spouse providing the retiree was married to that spouse at the time of retirement.

19.8 Any employee who retires under Section 19.3 shall receive the same medical plan as active employees as same may be modified in the future for active employees through collective bargaining, until the employee becomes eligible for Medicare benefits. Any employee who retires on or after January 1, 2012, shall upon retirement pay the same percentage of premium contribution toward health and prescription insurance which is required of active employees as same may be modified in the future for active employees through collective bargaining, except employees who retire under Section 19.3 who are age 60 or above shall, until the employee becomes eligible for Medicare benefits, pay the same percentage of premium contribution which was in effect on the employee's date of retirement. Retirees may receive spousal or eligible dependent coverage provided the employee was married to the spouse at time of retirement.

All employees hired after July 1, 2010 who retire under Section 19.3 shall pay twenty five percent (25%) of the fully insured equivalent rate for their own single coverage retiree insurance through age 65 and fifty percent (50%) of the fully insured equivalent rate for all spousal/dependent coverage provided that the retiree was married to the spouse at the time of retirement, for the same health and prescription plans that active employees have, as same may be modified through collective bargaining. The retiree at age 65 shall pay twenty five percent (25%) of the cost of any Medicare supplement plan offered by the City for single coverage and fifty percent (50%) of the cost of providing the Medicare Supplement Plan to his/her spouse, provided the retiree was married to that spouse at the time of retirement.

| Union    | Wages        | Cost Share | Retirement     | Life Insurance    | Longevity |
|----------|--------------|------------|----------------|-------------------|-----------|
| 1305-345 | July 2017-0% | 12%        | 20 yrs/age 50  | \$50,000/\$25,000 | None      |
|          | July 2018-2% | 12%        | 5 years/age 65 |                   |           |
|          | July 2019-2% | 12%        |                |                   |           |

**Retiree Medical:**

Section 6. Except as otherwise provided in Section 8, all employees who qualify to retire with full medical benefits paid by the City shall receive the Blue Cross/Blue Shield 65 Supplement Policy (High Option/81Plan), or equivalent, for themselves and their spouses, providing the retiree was married at the time of retirement. Such coverage shall be paid for by the Employer.

Section 7. Upon retirement, employee shall receive any accumulated earned vacation pay due him/her.

Section 8. Effective January 1, 2012, any employee who retires prior to reaching Medicare eligibility or age 65 shall upon retirement pay the same percentage premium contribution toward health, prescription and dental insurance and/or life insurance which is required of active employees, plus any increase in contributions as such increase may occur from time to time, or such other contributions as may be required by this Agreement. The medical plan for retirees shall change as it changes for active employees through negotiations.

Effective January 1, 2012, any employee who retires prior to reaching Medicare eligibility or age 65 shall upon retirement pay the same percentage premium contribution toward health, prescription and dental insurance and/or life insurance which is required of active employees, plus any increase in contributions as such increase may occur from time to time, or such other contributions as may be required by this Agreement. The medical plan for retirees shall change as it changes for active employees through negotiations.

- Effective January 1, 2012, post-age 65 retirees must pay the same percentage of premium contribution as active employees for the Medicare supplement premium for employee and/or spouse at time of retirement not to exceed \$1,000/year for retiree or \$2,000/year for retiree plus spouse.
- Employees hired after January 1, 2012 must make a 25% premium contribution toward medical benefits and Medicare Supplement for retiree, 50% for spouse/dependent of retiree at time of retirement, for both pre-age 65 retirees and post-age 65 retirees.
- The City will contribute to the HDHP Plan at the same contribution level it contributes each fiscal year for active employees and the retiree will be required to remain in the HDHP for the entire plan year. If the City offers a plan that current employees are allowed to “buy-up” to, the retiree will be responsible to pay the City for the buy-up amount being paid by active employees.

Employees hired on or after July 1, 2017 shall not be eligible for medical benefits upon retirement.

| Union      | Wages        | Cost Share    | Retirement   | Life Insurance    |
|------------|--------------|---------------|--------------|-------------------|
| Local 5157 | July 2017-0% | July 2017-14% | 20 yrs/age55 | \$60,000/\$25,000 |
|            | July 2018-0% | July 2018-15% |              |                   |
|            | July 2019-0% | July 2019-16% |              |                   |
|            | July 2020-0% | July 2020-17% |              |                   |

**Longevity**

**\*hired after 2007**

- 5 yrs/\$610
- 10 yrs/\$660
- 15 yrs/\$710
- 20yrs/\$760
- 25 yrs/\$810

**\*hired effective November1, 2010**

- 10yrs to 20yrs/\$610
- 21st year/\$660

**Employees hired after February 5, 2018**

No longevity

**Retiree Medical:**

**SECTION 3**

Any employee electing to retire, who has obtained twenty (20) years of continuous service and has reached the age of fifty-five (55), will receive all of the insurance and medical benefits afforded them and their enrolled dependents at the time of retirement, which will change based upon insurance and medical benefits offered to current bargaining unit employees, until their sixty-fifth (65<sup>th</sup>) birthday\*. Upon retirement and prior to his/her sixty-fifth (65<sup>th</sup>) birthday, the retiree shall pay the same contribution towards health, prescription and dental coverage which is required of active employees plus any increase in contribution as such increase may exist from time to time but retirees between the ages of sixty (60) and sixty-five (65) years of age shall pay the premium percentage for retiree medical which was in effect at their date of retirement. All employees hired after July 1, 2011 who retire shall pay twenty five percent (25%) of the fully insured equivalent rate for their own single coverage retiree insurance through age 65 and fifty percent (50%) of the fully insured equivalent rate for all spousal/dependent coverage provided that the retiree was married to the spouse at the time of retirement, for the same health and prescription plans that active employees have, as same may be modified through collective bargaining.

Employees hired after February 5, 2018, shall not be entitled to retiree medical benefits.

There shall be no annual cap on retiree contributions.

The City will contribute to the HDHP Plan currently referenced in the Agreement at the same contribution level it contributes each fiscal year for active employees and the retiree will be required to remain in the HDHP for the entire plan year, until the plan(s) are modified during negotiations, as set forth above. If the City offers a plan that current employees are allowed to "buy-up" to, the retiree will be responsible to pay the City for the buy-up amount being paid by active employees.

**SECTION 4**

Retired employees, upon reaching age 65, will receive reimbursement for the standard individual Medicare Part "B" as assessed by the Social Security Administration (SSA), and an eight thousand dollar (\$8,000.00) Life Insurance Policy. Said reimbursement will be made quarterly in arrears and retirees shall provide in January of each year, a copy of his/her statement of benefits from the SSA.

Retired employees with a minimum of twenty years of full time service will be eligible to receive Plan F, or its equivalent, for themselves and their spouses (provided the retiree was married to the spouse at the time of retirement). Retiring employees will be eligible for this plan only if they are collecting Medicare benefits as provided by the federal government. The retiree shall pay the same percentage contribution toward the supplement policy which is required of active employees for premium cost share plus any increase in contribution as such increase may exist from time to time for his/her own insurance and 50% of the incremental premium cost for his/her spouse. If they or their spouses were to change coverage to another form of Medicare, they will be removed from the Blue Cross/Blue Shield 65 Supplemental Policy as soon as they are enrolled in a new plan. It shall be the responsibility of the retiree or their spouse to notify the Employer of said changes.

Employees hired after February 5, 2018, will not be eligible for reimbursement for Medicare Part "B", Plan F, or its' equivalent, and will not be entitled to a life insurance policy upon retirement.

| Union     | Wages     | Cost Share | Retirement          | Life Insurance     | Longevity     |
|-----------|-----------|------------|---------------------|--------------------|---------------|
| Local 895 | 7/1/15-2% | 7/1/15-16% | Normal<br>age 65    | \$100,000/\$10,000 | 5yrs/\$750    |
|           | 7/1/16-2% | 7/1/16-17% | 20 years of service |                    | 15yrs/\$900   |
|           | 7/1/17-2% | 7/1/17-18% |                     |                    | 20yrs/\$1,000 |

**Retiree Medical:**

**24.2 Retiree Health Insurance:**

A. The City agrees to pay the full cost for the Medicare over 65 plan effective July 1, 1985, for those members retiring after said date, or equivalent. Retirees hired on or after July 1, 2015, shall pay 25% premium contribution percentage toward the cost of the plan and 50% for the spouse/dependent for the cost of the plan, for both pre-age 65 retirees and post-age 65 retirees. Retirees who are hired on or after November 1, 2009, must have 20 years of service to be eligible to receive the retiree medical benefits outlined in Section 24.2

B. The City shall provide an employee who actually retires the same medical plan as that in which the employee was enrolled at the time of retirement, until the retiree attains age 65. The City shall pay the cost of coverage for the retiree and his/her eligible dependents.

A retiree who is eligible for paid medical coverage from another source shall not be eligible for this benefit, provided that the coverage from the other source is substantially equivalent to that provided by the City. A retiree who loses his/her eligibility for paid medical coverage from another source shall be

allowed to reenroll in the City's plan for retirees. Whether the other coverage is substantially equivalent shall be determined by a joint committee of the City and the Union. If the City and the Union disagree on whether the coverage is substantially equivalent, the dispute shall be submitted to a consultant selected by mutual agreement of the parties.

C. The City shall pay the full cost of Supplement 65 insurance for those members who qualify for Social Security.

D. For any employee hired on or after July 1, 1993, upon retirement, the retiree shall pay any contribution toward health and/or life insurance which is required of active employees.

24.3 Retiree Life Insurance:

For employees who retire from the Department, the City shall pay the full cost of the life insurance program of ten thousand dollars (\$10,000) upon retirement.

24.4 Deferred Compensation Program:

A. Effective January 1, 1999, the City shall establish a deferred compensation program for employees in accordance with Conn. Gen. Stat. § 7-464(a), which program meets the requirements of Section 457 of the Internal Revenue Code. The program will provide the opportunity for payroll deduction of voluntary contributions by employees, with pre-tax dollars, subject to the limitations set forth in Section 457 of the Code and related Regulations.

B. The deferred compensation plan shall be administered by a third party who is properly licensed and qualified. Said third party must also be insured or bonded. The selection of the third party shall be done by a joint committee, comprised of two representatives of the City and two representatives of the Union.

| Union      | Wage      | Cost Share  | Retirement   | Life Insurance                            | Longevity |
|------------|-----------|-------------|--------------|---|-----------|
| Local 1198 | 7/1/13-2% | * See below | ** See Below | \$50,000/cancelled retirement/termination | None      |
|            | 7/1/14-2% |             |              |   |           |
|            | 7/1/15-2% |             |              |   |           |
|            | 7/1/16-2% |             |              |   |           |

## ARTICLE XV INSURANCE PLANS

### Section 1

Effective July 1, 2007, all employees hired before July 1, 1998 will contribute \$25.00 weekly toward medical insurance, on July 1, 2008 this will increase to \$30.00 per week, on July 1, 2009 this will increase to \$35.00 per week. Employees hired after July 1, 1998 will pay 3% of base pay for a single employee with no dependents, 4% of base pay for a married employee with no

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dependents, and 5% of base pay for a married or widowed employee with dependents. Effective July 1, 2009, employees hired after July 1, 1998, will pay 3.5% single, 4.5% married, and 5.5% for married with dependents. New employees hired after July 1, 2001 will pay 5 % of base pay for single employees with no dependents, 6% of base pay for married employees with no dependents, and 7% of base pay for a married or widowed employee with dependents. Effective July 1, 2008, single employee will pay 4.5% base salary per week, married employees with no dependants will pay 5.5% base salary per week, and married employees with dependants will pay 6.5% per week. Effective July 1, 2009, single employee will pay 4% base salary per week, married employees with no dependants will pay 5% base salary per week, and married employees with dependants will pay 6% per week.

Effective July 1, 2004 employee all employees paying a percentage will cap out when they reach a weekly base salary of \$1,000.00 dollars.



## **\*\* Retirement**

### **4.1 Normal Retirement – All Plans**

When an Employee has attained age forty-seven and completed at least twenty (20) Years of Service, the Board of Trustees shall, on the Employee's written application, retire such Employee and shall commence paying the Retiree an annual pension in monthly installments during the Retiree's lifetime. The pension benefit for Plan 1 members is calculated from their salary. The pension benefit for Plan 2, 3 and 4 members is calculated from their base pay. An Employee's annual pension benefit shall equal an amount not less than fifty (50) percent of the Employee's highest annual Compensation over the Employee's career. A Retiree's annual pension benefit shall be increased by two (2) percent for each additional Year of Service over twenty up to a maximum of five Years of Service. A Retiree's annual payments shall be increased by an additional three (3) percent per year for each additional Year of Service over twenty-five years, provided, however, that a Retiree's annual pension benefit shall not exceed seventy-five (75) percent of his highest annual Compensation.

### **4.2 Age Related Retirement – All Plans**

When an Employee has at least twenty five (25) years of service, the Board of Trustees may retire the Employee for just cause on the day following their sixtieth birthday regardless of whether the Employee has submitted an application for retirement. Such Employee shall receive an annual pension benefit equal to 60 (sixty) percent of the Employee's highest annual compensation. If an Employee retiring at age sixty (60) has less than twenty Years of Service and in the absence of a service connected disability, the Employee shall receive an annual pension benefit equal to two (2) percent of the Employee's highest annual Compensation for every Year of Service

## **Retiree Medical:**

### **Section 3**

At retirement, health benefits shall remain in effect, as they were on the date of retirement covering the following: retired employees; spouse until death or remarriage; dependents until marriage, or as otherwise required by federal law.

The premium cost share in retirement shall be fixed at the amount paid on said retiree's last active date of employment. Medicare shall be the primary coverage for an employee and spouse who become age eligible for Medicare. The City shall provide the supplemental coverage as offered to other West Haven general government employees, known as Plan F. Said coverage shall require an annual cost-share from the retiree in the amount of \$1,500.00 for single and \$2,500.00 for employee plus spouse.

The terms of this section 3 shall be applicable to those covered by both Sections 1 and 2 of this Article.

### **Section 4**

A. Effective July 1, 2007, life insurance coverage will be \$50,000 until retirement. All life insurance coverage will be cancelled upon retirement or termination. Employee will have the option to continue coverage at his own expense.

## **Health Benefits for Pre 65 Retirees per Union Contract**

### **West Haven Federation of Teachers (contract expires 8/31/2021)**

Teachers who retire after twenty (20) years of teaching in West Haven shall continue to receive, for a period of five (5) years after their retirement, all of the "Health and Other Benefits" provided to active teachers, provided they pay a cost share equal to that paid by active teachers; for which they are acceptable to the carrier on an individual basis. Such teachers, however, shall be allowed to continue family coverage for which they are acceptable to the carrier by paying the additional group rate directly to the Board.

### **West Haven Federation of Nurses (contract expires 8/31/2021)**

No pre 65 retiree health benefits

### **CWA 1103 (contract expires 6/30/2019)**

Any employee covered by this Agreement who opts to take retirement as provided under Section 2 shall have full health coverage paid by the Employer for the member only until the age of 65, subject to any premium cost sharing then being charged to non-retired employees.

Section 2- Employees covered in this Agreement shall be eligible for early retirement when they attain the age of 55 and have at least 10 years of service.

### **AFSCME 2706 (contract expires 6/30/2019)**

Any employee covered by this Agreement who opts to take retirement as provided under paragraph B above shall have the same health coverage as is provided to current employees paid by the employer until he/she attains the age of 65.

Paragraph B- Employees covered in this Agreement shall be eligible for early retirement when they attain the age of 55 and have at least twelve (12) years of service.

### **West Haven Federation of Paraprofessionals (contract expires 6/30/2020)**

Any employee covered by this Agreement who opts to take retirement as provided under this Section shall have full health coverage for the individual only, paid by the Employer until he/she attains the age of sixty-five (65).

Paragraph B- Employees covered in this Agreement shall be eligible for early retirement when they attain the age of fifty-five (55) and have at least twelve (12) years service.

**West Haven Administrators Association (contract expires 8/31/2020)**

Any employee covered by this Agreement who opts to take retirement as provided under Article XVI shall have full health coverage for the employee and his/her spouse paid by the Employer until he/she attains the age of 65

Article XVI- Effective September 1, 1985, the West Haven Board of Education shall provide the West Haven Administration with an Early Retirement Plan subject to the following provisions, however employees hired after July 1, 2007 shall not be eligible for the Early Retirement Incentive Plan:

A. Early Retirement Incentive Plan Eligibility

To be considered for participation in the Early Retirement Plan, a certified Administrative Staff Member must fulfill all of the following requirements:

1. Be eligible for retirement benefits under the Connecticut Teacher Retirement system no later than August 31, immediately following the school year in which termination of employment becomes effective.
2. Have completed at least 96 months of satisfactory employment (determined by the Superintendent of Schools) as a West Haven Administrator under contract with the West Haven Board of Education as of the date termination of employment becomes effective.
3. Be at least 52 years of age by no later than August 31 immediately following the school year in which termination of employment becomes effective and no older than age 64 as of June 30 of the school year in which termination of employment become effective.
4. Have a combined total of age plus services credited by the Connecticut Teacher Retirement System of at least 75 years by no later than August 31 immediately following the school year in which termination of employment becomes effective.
5. Application must be made by no later than February 15th of the school year in which termination of employment is effective.

If not eligible for Article VXI:

All retirees who do not opt to take retirement as provided under Article XVI or who are not eligible for the retirement provision of Article XVI will receive the same medical coverage as active employees and will be required to pay the same co-pay, if any, as those required of active employees.