

ARTICLE 32
HEALTH AND LIFE INSURANCE COVERAGE

- 32.1 The City shall maintain health care and life insurance coverage in effect on January 1, 2009. Health care coverage includes: optical; dental; and a Comprehensive Medical Plan subject to an annual deductible of two hundred fifty (\$250.00) dollars per person, five hundred (\$500.00) dollars per family which is applied before medical benefits are paid to In-Network or Out-of-Network providers.

After payment of the deductible, the Plan will pay 80% of covered medical expenses to In-Network providers. In-Network co-insurance is subject to an annual out-of-pocket maximum of one thousand two hundred fifty (\$1,250.00) dollars per person/two thousand five hundred (\$2,500.00) dollars per family. Once this maximum is met, the Plan begins to pay covered medical expenses at one hundred (100%).

After payment of the deductible, the Plan will pay seventy (70%) percent of Usual, Customary and Reasonable covered medical expenses to Out-of-Network providers. Out-of-Network co-insurance is subject to an annual out-of-pocket maximum of two thousand five hundred (\$2,500.00) dollars per person/four thousand five hundred (\$4,500.00) dollars per family. Once this maximum is met, the Plan begins to pay one hundred (100%) percent of Usual, Customary, and Reasonable covered medical expenses. Any medical expenses that exceed Usual, Customary and Reasonable standards will not be covered by the Plan.

Life-threatening emergency room visits will be covered at one hundred (100%) percent after an employee pays the fifty (\$50.00) dollars per visit co-payment.

Emergency room visits that do not result in admission to the hospital are subject to a \$200 co-pay.

For any employee whose spouse has other health coverage available through an employer, the City Plan shall pay benefits secondary to the spouse's group coverage. All members must complete any documents required by the City.

Current life insurance coverage shall provide a minimum of twenty thousand (\$20,000.00) dollars term life insurance for all Police Officers.

- 32.2 The City agrees to maintain the same level of benefits as set forth above if it restructures health and life insurance during the term of this collective bargaining agreement. The City retains the right to re-structure health care and life insurance during the term of this contract as to cost containment procedures such as pre-hospital admission certification, mandatory second opinions, etc., but may not institute any change of coverage without mutual agreement of the parties herein.
- 32.3 To offset the increased cost of Health and Life Insurance coverage set forth above, each full-time employee covered under the Plan shall have deducted from each pay, fifty-five dollars (\$55.00) for single coverage and seventy-five (\$75.00) for family coverage, commencing with the first pay period that falls wholly within March 2017.

This amends current Article 32 effective February 13, 2017.

FRATERNAL ORDER OF POLICE:

Lt J. Bosley #14 2/16/17
LIEUTENANT JOHN BOSLEY

Lt L. Marino #26 2/16/17
LIEUTENANT LESTER MARINO

[Signature]
OTTO HOLM, JR., OLC REPRESENTATIVE

2/25/17
DATE

CITY OF CANTON:

[Signature] 2/15/17
THOMAS M. BERNABEI, MAYOR

[Signature] 2/15/17
ANDREA M. PERRY, SAFETY DIRECTOR

[Signature] 2-16-17
POLICE CHIEF, BRUCE LAWVER

**ARTICLE 50
TERM OF CONTRACT**

50.1 The term of this Agreement shall be from January 1, 2015 through December 31, 2017 with extensions for two years being January 1, 2018 through December 31, 2018, and January 1, 2019 through December 31, 2019, both of which will include reopeners for Wages Article 21 and Healthcare Article 32.

50.2 The parties herein agree that benefits which previously existed in ordinance for the Union which have not been specifically changed or deleted by the terms of this contract are continued and in force under the terms of this contract. Upon discovery of a benefit that has been inadvertently omitted, the Union and the City will amend this Agreement to include the benefit.

FRATERNAL ORDER OF POLICE:

Lt. J. Bosley #14 2/16/17
Lieutenant John Bosley

[Signature] 2/16/17
Lieutenant Lester Marino

[Signature]
Otto Holm, Jr., OLC Representative

2/25/17
Date

CITY OF CANTON:

[Signature] 2/15/17
Thomas M. Bernabei, Mayor

[Signature] 2/15/17
Andrea M. Perry, Safety Director

[Signature] 2-16-17
Police Chief, Bruce Lawler