

AGREEMENT

BETWEEN

BOARD OF TRUSTEES

OF

LONG ISLAND UNIVERSITY

AND THE

COMMUNICATION WORKERS OF AMERICA

NOVEMBER 1, 2017 – OCTOBER 31, 2020

TABLE OF CONTENTS

<u>Article</u>	<u>Title</u>	<u>Page</u>
Article I	Recognition and Definition of Unit	1
Article II	Guarantee of Rights	2
Article III	Appointment and Salary Schedule	4
Article IV	Workload	9
Article V	Grievance Procedure	14
Article VI	Membership and Service Fee	19
Article VII	Tuition Reimbursements Benefits	21
Article VIII	Fringe Benefits	23
Article IX	Miscellaneous	27
Article X	Separability	30
Article XI	Academic Personnel Files, Human Resources File and Adjunct Review	31
Article XII	Adjunct Seniority	33
Article XIII	Successorship	36
Article XIV	Duration of Agreement	37
Appendix A	(Teaching Availability Form)	38
Appendix B	(Medical Plan Information)	39

ARTICLE I

RECOGNITION AND DEFINITION OF UNIT

Section 1.

Long Island University, hereinafter referred to as the "University," recognizes the Communications Workers of America, hereinafter referred to as the "Union or CWA" as the exclusive bargaining agent with respect to all terms and conditions of employment for the Unit described in the certification. The rights granted to the Union shall not be afforded to any other group of employees organized for representing members of this unit in collective bargaining. UNIT:

INCLUDED: All employees teaching degree credit courses in adjunct titles employed at Long Island University's Post Campus and its branches in all regular and special sessions.

EXCLUDED: Members of Board of Trustees, Officers of the University, University senior-level administrators, Officers of the Post campus, Visiting Adjunct teaching staff and all other academic Administrative Personnel, all personnel required to teach as part of his/her administrative contract, employees teaching solely in continuing education, all other employees, guards and supervisors as defined in the Act, and High Ranking Government officials and other distinguished elected and appointed officials.

Section 2.

It is agreed by the parties that the Campus will not create new part-time job classifications outside of existing bargaining units in an effort to reduce the work covered by the unit without negotiating the impact of such new jobs classifications with CWA.

ARTICLE II

GUARANTEE OF RIGHTS

Section 1.

Neither the University nor the Union will interfere with, restrain or coerce any employee covered by this Agreement because of membership in or non-membership in or lawful activity on behalf of the Union.

Section 2.

The Union agrees that it will admit to membership and represent equally all members in the bargaining unit.

Section 3.

The University and the Union agree that there shall be no discrimination against any unit member or against any applicant for employment by reason of age, race, creed, color, sex, religion, handicap, national origin, political affiliation, sexual orientation, or status as a veteran including status as a disabled or Vietnam era Veteran.

Section 4.

The parties agree to use their best efforts to create and maintain a climate that will lead to the general acceptance and implementation of the University's Affirmative Action Policy as stated below:

It is Long Island University's policy to make appointments solely on the basis of merit, affording equal opportunity to all individuals in recruitment, employment, and promotion, without regard to race, color, religion, sex, national origin, age or handicap. Further, it is the policy of the University to ensure nondiscrimination in all terms and conditions of employment, including educational training opportunities, work assignments, benefits, and the use of facilities. The University adheres to a policy of equal pay and other benefits for equal work. Additionally, Long Island University takes Affirmative Action to recruit applicants for employment and promotion from among women, members of protected minority groups, qualified handicapped individuals, and veterans, including disabled veterans and Vietnam era veterans.

Section 5. Duplicative Proceedings

A grievance alleging a violation of this Article shall not be processed under this Agreement on behalf of any employee who files or prosecutes, or permits to be filed or prosecuted on his behalf in any court or governmental agency, a claim, complaint or suit, complaining of the action grieved, under applicable federal, state or municipal law or regulation.

Section 6.

The University and the Union support the principle of academic freedom. Members of the bargaining unit covered by the Agreement shall enjoy the right to discuss their disciplines and scholarships and matters collateral to them in the classroom, to engage in research and to publish its results. Unit members may at any time write or speak as an independent person without institutional censorship provided such activity does not interfere with the performance of duties and the Unit member does not purport to represent the University.

ARTICLE III

APPOINTMENT AND SALARY SCHEDULE

Section 1.

Initial employment as adjunct teaching staff shall be in accordance with the following entry-level salary schedule:

Per Credit Entry Rate	Masters	Doctorate
	Bachelors	or Equivalent
LEVEL I (Instructor)	0-6 years	
LEVEL II (Asst. Professor)	7 or more years	0-5 years
LEVEL III (Assoc. Professor)		6 – 8 years
LEVEL IV (Professor)		9 – 11 years
LEVEL V (Sr. Professor)*	12 or more	

^{*}Effective September 1, 2015, unit members are not eligible to apply for Level V unless they are already at Level IV.

Section 2.

The term "years" as stated on the initial employment entry level salary schedule set forth in Section 2 above shall mean years of college-level teaching experience or years of relevant professional experience or a combination thereof. Determination of years of experience shall be made by the V. P. for Academic Affairs or his/her designee.

Section 3.

a) For academic years 2017-2018, 2018-2019 and 2019-2020, the salary schedule for faculty with a start date prior to September 1, 2015 shall be:

Effective Date	2/9/2018	9/1/2018	9/1/2019
Rate Increases:	1.75%	1.75%	2.50%
Rank:			
Senior (Level 5)	\$1,736	\$1,766	\$1,810
Full Professor (Level 4)	\$1,617	\$1,645	\$1,686

Effective Date	2/9/2018	9/1/2018	9/1/2019
Associate (Level 3)	\$1,462	\$1,488	\$1,525
Assistant Professor (Level 2)	\$1,311	\$1,334	\$1,367
Instructor (Level 1)	\$1,158	\$1,178	\$1,207

b) Adjuncts who have not taught at the University prior to September 1, 2015 shall receive the following rates upon hire:

Rank	Salary Per Credit
Instructor (Level I)	\$1,000
Assistant (Level II)	\$1,100
Associate (Level III)	\$1,250
Full (Level IV)	\$1,350

A unit member who begins teaching at the University after September 1, 2015 shall be eligible to receive yearly increases to his/her current rate as follows: 1.75% effective February 8, 2018, 1.75% effective September 1, 2018 and 2.5% effective September 1, 2019.

c) Per Capita Rates. The per capita rates shall remain \$155 for the term of this Agreement.

For classes taught on a per capita basis, the number of students enrolled at the time of the first session or the number of students who appear on the roster shall be the minimum for which compensation is made.

d) Music Lesson Rates. The music lesson rates for academic years 2017-2018, 2018-2019, and 2019-2020 will be as follows:

	2/9/18	9/1/2018	9/1/2019
Music 1 Credit	\$656	\$659	\$663
Music 2 Credit	\$977	\$981	\$987

Section 4. Upgrade to Level II

Any unit member who is at Level I and who teaches at least fifteen (15) semesters of adjunct teaching, at least three credits or its equivalent in each of the semesters, is eligible for upgrade to Level II under the following condition:

No unit member may accrue more than three (3) semesters during any single academic year, September 1st through August 31st.

An adjunct at Level I is eligible for and may request an upgrade to Level II if the adjunct has earned a doctorate, regardless of the number of credits or semesters taught. In order to be eligible for promotion to Level II, the adjunct must provide proof of the receipt of the doctorate from a bona fide accredited educational institution.

- a) Unit members who are eligible must apply for the upgrade in writing to the appropriate Dean.
- b) The application shall include all relevant information including, but not limited to, name, social security number, department, date of hire and an enumeration (listing) of the semesters worked, and, if applicable, the doctorate earned. The application shall also include a recent resume, employment history and justification for the request for an upgrade in rank. The dean will review the application for promotion and the overall performance of the adjunct. Such review may include evidence derived from observation by faculty, student evaluations and observation by the relevant dean or designee of the dean. Upon favorable recommendation of the dean to the Academic Vice-President, all eligible adjuncts will be upgraded to Level II in the semester following the application, provided such application is received by the dean on or before the eighth week of the semester during which the application is made.

Section 5. Upgrade To Salary Levels III and IV

- a) At the conclusion of each four years of consecutive teaching in a particular salary level, a unit member may request a review, in writing, to be considered for an upgrade from the member's current level to the next higher level.
- b) During two of the previous four years, a full review and evaluation of the unit member's performance must have been conducted and the results of the review and evaluation must have been placed in the unit member's personnel file at the time the review and evaluation was conducted.
- c) The review and evaluation will include, but not be limited to, the criteria set forth in Article XI, Academic Personnel Files, Human Resources File and Adjunct Review. Such review will also include classroom observation by peers, student evaluations and observations by the relevant dean or designee of the dean.
- d) If a unit member has applied by September 30 of a semester and if a review or evaluation is not conducted by the relevant dean or designee of the dean by the end of the semester in which he/she has applied, the unit member has the right to apply to the VPAA for a review. If a unit member applies after September 30, the review will be conducted by the end of the next semester he/she teaches or the unit member may apply to the VPAA for review. If the VPAA does not conduct the review within thirty days of receipt by him or her, the unit member may submit his/her application to the SVPAA. If the SVPAA does not conduct the review within forty-five days of receipt by him or her, the unit member's performance shall be considered satisfactory for purposes of this Section.
- e) An adjunct at Level IV as of September 1, 2015 may apply for Level V pursuant to the terms of the 2008-2013 collective bargaining agreement.

Section 6. Promotion

- a) All promotions will be based on demonstrated merit. Seniority will also be taken into consideration.
- b) To be considered for promotion, an adjunct must apply, in writing, to the dean, with a copy of the request given to the department chair and cite reasons why he or she should be promoted. The adjunct's request will be evaluated in accordance with the provisions outlined in Section 4 (for upgrades to Level II) or Section 5 (upgrades to Level III and IV).
- c) A dean, with the appropriate recommendation of the department chair and the approval of the Vice President for Academic Affairs, may waive consecutive years of teaching, as outlined in Section 4 & 5, in exceptional cases.
- d) If an adjunct is turned down for promotion to the next higher level, he or she will receive a letter of denial from the dean, with an explanation or reasons for the denial. If the adjunct is not satisfied with the explanation or if the adjunct feels that the process in evaluating the promotion request was unfair, the adjunct has the right to appeal the denial to the appropriate dean, whose decision will be final. This provision shall not be grievable under Article V.
- e) The University will provide seniority lists regarding unit members upon request by the union.

ARTICLE IV

WORKLOAD

Section 1.

The University shall not enter into any Agreement with any other employee union with respect to the workload of members of this bargaining unit except as necessary to protect the University's right to assign and appoint adjunct personnel.

Section 2.

Unit personnel shall not be assigned and teach more than a total of 21 credits at the Post Campus and 24 credits combined at all campuses of the University per year (9/1 - 8/31) and in no event more than 9 credits in any one of the following time frames:

Section 3.

Courses for which compensation is made on a per capita basis, and not on a per credit basis, shall not be included in the teaching load limit as set forth in this Article.

Section 4.

a) A Teaching Availability Form (TAF) at Appendix A, shall be completed by adjunct faculty eligible for teaching assignments each year as follows:

Not later than thirty (30) days prior to the deadline for the departmental submission of the regular fall schedule of classes to the Registrar or when appointment letters are sent to re-appointed adjunct staff.

- b) The TAF shall be returned to the department chair where they will be kept on file.
 - c) New hires shall receive their TAF in their new hire packets.

- d) Additional TAF's may be downloaded from the Academic Affairs website under "Policies, Procedures and Forms."
- e) It shall be the responsibility of each Unit member to return the completed form to the appropriate Dean not later than two (2) weeks prior to the deadline for the departmental submission of the schedule(s) for each semester.
- f) Any failure to return the form as stated above or failure to be available for assignment during at least one (1) assignment period during each academic year shall result in the unit member's removal from eligibility for assignment status.
- g) Further, the parties agree that receipt of a Teaching Availability Form by a unit member does not obligate the University to provide a teaching assignment.

Section 5.

- a) If an adjunct is not assigned a course consistent with his or her availability listed on the TAF, he/she may meet with the chairperson to discuss the complaint.
- b) If the complaint is not resolved, he/she may submit it to the appropriate dean. The adjunct may, at his/her discretion, be accompanied by a CWA representative. The dean, if requested, shall provide a written statement of the reasons for the assignment made.
- c) If the complaint remains unresolved, it may be submitted to the Vice-President for Academic Affairs whose decision shall be final and not grievable under Article V of the Agreement except as explicitly noted in Article V, Section 4(e) and (f).

Section 6.

a) If a previously offered and accepted assignment is withdrawn for any reason, the University shall compensate the affected adjunct only in accordance with (b), below.

b) An adjunct who meets a course, the assignment to which is subsequently withdrawn prior to the normal termination of such course, shall be compensated on a pro rata basis for actual classroom meeting times.

Section 7.

All adjunct teaching assignments shall be made by the appropriate dean or his/her designee. Nothing herein shall preclude Management from overseeing and managing Dean approval.

Section 8.

Once the course has commenced, an adjunct assigned to a course shall not be required to teach the course on a per capita basis without his/her consent. Failure to give such consent to teach the course on a per capita basis shall not constitute refusal of an assignment. If the adjunct refuses to teach the course on a per capita basis, the adjunct will be compensated on a prorated basis for the actual class meetings.

Section 9.

It is the intent of the University to notify adjunct teaching staff members in writing of assignments available at the earliest date possible. Initial notification may be oral, but it must be followed by written confirmation.

When notified of assignment, the Unit member shall be responsible for submitting his/her course outline and preliminary schedule of required office hours which shall be at least one (1) hour per week for each three credits of teaching and which shall be held at a time comparable with his/her regular class hours.

Faculty are required to submit final grades within forty-eight (48) hours of the final class meeting or final examination period, whichever is later.

Faculty must post their course syllabi to BlackBoard, or comparable system designated by the University in the future, two (2) weeks prior to registration.

Faculty are required to provide, in time for registration, a list of all required and recommended books and other course materials for all classes offered at the institution.

Section 10.

- a) Effective September 2016, if a professor has taught a course a minimum of twelve (12) times, that professor will be given preference for that course over a professor who has never taught the course or only taught the course on one (1) occasion.
- b) Adjuncts may indicate their interest and eligibility to receive preference in a course pursuant to this section on the Teaching Availability Form.
- c) Only adjuncts at the rank of Associate and above will be given preference in a course pursuant to this Section. Preference under this Section only applies to lecture courses in the Fall and Spring Semesters. Courses taught during Summer and Winter Sessions do not count towards the total twelve (12) times necessary to receive preference pursuant to this Section.
 - d) Adjuncts may lose course preference status under the following conditions:
- (1) The adjunct has received poor student evaluations over two or more semesters.
- (2) The adjunct has not demonstrated proficiency in his/her field or for the courses for which status was granted.
 - (3) The adjunct has retired.
 - (4) The adjunct is deceased.

- (5) The adjunct is terminated.
- (6) Accreditation or State Education requirements or the adjunct no longer possesses the qualifications necessary to teach the course (for example, without limitation, changes in technology or significant changes in the field).

ARTICLE V

GRIEVANCE PROCEDURE

Section 1. Purpose

The University and the Union agree that they will use their best effort to encourage the informal and prompt settlement of grievances. The orderly processes hereinafter set forth shall be the sole method used for the filing and processing of any grievance.

Section 2. Definition

A grievance is an allegation made by a Unit member that there has occurred a violation, misinterpretation, or improper application of a specific term or provision of this Agreement, which is not otherwise excluded from the grievance procedure under this Agreement.

Section 3. Procedure

- a) <u>Informal Stage</u>. An aggrieved Unit member and the appropriate Department Chairperson shall meet to resolve a grievance in an informal manner. No determination shall be made by the Department Chairperson at such an informal meeting, which diminishes amends or otherwise modifies the provisions of this Agreement.
- b) A grievance shall be filed in writing within thirty (30) calendar days from the date of occurrence. Any grievance not processed in accordance with the time limits specified herein shall be deemed waived. The written grievance shall set forth the basis therefore with reasonable particularity, including a designation of the Article (s) of the Agreement relied upon, and the remedy requested.
- STEP I: All written grievances shall be filed with the appropriate Dean and a copy shall be sent to the Office of Labor Relations. The Dean or his/her designee shall, within fourteen (14) work days of receipt of the grievance, meet with the grievant and an authorized

representative of the Union, for the purpose of resolving the grievance. Within fourteen (14) days of the conclusion of the hearing(s) before the Dean or his/her designee, the Dean or his/her designee shall issue a decision in writing to the Union.

STEP 2: If the grievance has not been resolved at STEP I, then, within fourteen (14) calendar days after receipt of the decision of the Dean or his/her designee the Union alone may submit the grievance in writing to the University Director of Labor Relations. The University Director of Labor Relations or his/her designee shall, within fourteen (14) calendar days of receipt of the grievance, meet with the grievant and a representative of the Union for the purpose of hearing the grievance. Within fourteen (14) days of the conclusion of the hearing(s) before the University Director of Labor Relations or his/her designee, the University Director of Labor Relations or his/her designee shall issue a decision in writing to the Union.

STEP 3: If the grievance has not been resolved at STEP 2, then within fourteen (14) calendar days after receipt of the STEP 2 decision the Union alone may request review of the University Director of Labor Relations' decision by giving notice to that effect directed to the office of the Vice President for Academic Affairs of Long Island University. The Vice President for Academic Affairs or his/her designee shall, within thirty (30) calendar days of receipt of the notice requesting review of the University Director of Labor Relation's decision, convene a hearing to consider the substance of the grievance. Within thirty (30) days of the conclusion of the hearing(s) before the Vice President for Academic Affairs or his/her designee, the Vice President for Academic Affairs or his/her designee shall issue a decision in writing to the Union.

The decision of the Vice President for Academic Affairs or his/her designee, subject to the provisions of Section 4 below, shall be final and binding upon the Union and the employee(s) affected thereby.

Section 4. Arbitration

If the grievance has not been settled at Step 3, then within fifteen (15) calendar days after the receipt of the Step 3 written decision, the Union alone may request advisory arbitration (or binding arbitration in the case of arbitration under Sections 4(e) and (f)) by giving notice to that effect, by certified mail, return receipt requested, directed to the Office of Labor Relations of Long Island University and the American Arbitration Association.

The arbitration shall be conducted in accordance with the rules of the American Arbitration Association, subject to the provisions below:

- a) In no event shall the arbitrator have the authority to recommend additions to, subtractions from, modifications of or amendments to the provisions of this Agreement.
- b) The costs of arbitration, excluding advocate fees or unilateral withdrawal, postponement or cancellation fees, shall be borne equally by the Parties. Expenses for witnesses, however, shall be borne by the party who calls them.
- c) The arbitrator's opinion and award shall be advisory to the parties, except under circumstances outlined in (e) and (f), below.
- d) Within ten (10) days following the receipt of the arbitrator's award the Vice President for Academic Affairs shall inform the Union of the University's final decision in writing.
- e) Binding arbitration is available with respect to course assignment when an adjunct on the seniority list is not offered available course(s) previously taught by the adjunct and the course at issue is offered in the semester at a time consistent with the adjunct's TAF, for a reason other than the following:
 - (1) when a full-time faculty member is assigned a course previously scheduled

to be taught by an adjunct;

- (2) the course is canceled which shall mean for the purpose of this provision, that no one else is assigned to teach the exact same section during that semester or session;
 - (3) if multiple sections of the same course are consolidated.
- f) Binding arbitration is available with respect to course assignment for a non-senior adjunct in the semester following the denial of seniority status where the adjunct is not offered available course(s) for a reason other than those listed in Section 4(e) 1-3 above, the course at issue was previously taught by the adjunct and the course at issue is offered in the semester at a time consistent with the adjunct's TAF.
- g) The arbitrator's authority to award a binding arbitration opinion under sections (e) and (f) above shall be limited solely to whether the administration acted in accordance with Article IV, Sections 5 or 6 of the Agreement. The arbitrator shall not be authorized to review the merits of the academic judgments of the faculty or the administration or substitute his or her judgment thereto.

Section 5. General Provisions

- a) Wherever a time limit is provided by this Article, the parties shall have the right to extend the period only by mutual written consent. It is understood that the purpose of procedure is to resolve grievances quickly, and that extensions shall be sought only for good cause.
- b) Hearings or conferences, under this Article, shall not be held at a time when Unit members, who are entitled to attend hearings or who are called as witnesses by either party, are required to meet assigned classes.
- c) A grievant may withdraw his/her grievance at any level. In any event, the withdrawal or resolution of a grievance shall not constitute a precedent, which might affect similar

cases.

Section 6.

It shall be the intention of the parties to settle all differences between the University and the Union through the grievance machinery in accordance with the provision of this Agreement. Therefore, the University agrees that it will not lock out its employees and the Union agrees that it will not directly or indirectly sanction, promote, encourage or effect a job action, strike, showdown or work stoppage during the life of this Agreement. In case of a dispute between the University and another Union, the employees covered by this Agreement will not take part in a job action or sympathy strike.

ARTICLE VI

MEMBERSHIP AND SERVICE FEE

Section 1. Membership and Agency Shop

- a) Each member of the bargaining unit shall, as a condition of employment, pay dues or an agency fee to the Union.
- b) All faculty covered by this Agreement who commenced employment on or after the effective date of this Agreement, as a condition of continued employment, shall (i) become a member of the Communications Workers of America (CWA) within thirty (30) after the commencement of his employment and thereafter maintain his/her membership in CWA in good standing as a condition of continued employment. For the purpose hereof, an employee shall be considered a member of CWA in good standing if he/she tenders his/her periodic dues uniformly required as a condition of membership or pays an agency fee to the CWA equivalent to the dues required of members in the CWA.
- c) A unit member who fails to maintain membership in good standing, or to pay an agency fee to the Union, shall be subject to suspension the following semester pending compliance with the provisions of this Article.

Section 2.

a) Upon receipt of a written authorization from an employee, the University shall, pursuant to such authorization, automatically deduct from the wages due each employee each pay period, and remit to the CWA regular dues and fees, as fixed by the CWA. Adjuncts need only to submit dues check off forms to payroll just once. Check off forms will remain in effect for as long as an adjunct has a workload.

- b) The University shall be relieved from making such check off deduction upon:
 - (1) termination of employment
 - (2) layoff from work
 - (3) an unpaid leave of absence
- (4) revocation of the check-off authorization in accordance with its terms or with applicable law.
- c) Each pay period, the University shall remit to the CWA all deductions for dues made from the wages of unit members for that pay period, together with a list of all employees from whom dues have been deducted, no later than fifteen (15) days after such deductions are made.

Section 3. Indemnification

It is specifically agreed that the University assumes no obligation, financial or otherwise, arising out of the provisions of this Article, and the CWA hereby agrees that it will indemnify and hold the University harmless from any claims, actions, or proceedings by an employee arising from deductions made by the University or fees or contributions required hereunder. Once the funds are remitted to the CWA, their disposition thereafter shall be the sole and exclusive obligation and responsibility of the CWA.

ARTICLE VII

TUITION REIMBURSEMENTS BENEFITS

Unit members shall be eligible to receive tuition reimbursement benefits as follows:

Section 1.

For each credit taught by the Unit member, the Unit member may receive a reimbursement on credits for which the Unit member has registered in any non-doctoral program in the University as follows:

0-7 years	1:.5 reimbursement
7+ years	1:1 reimbursement

Adjuncts beginning employment at the University as of the Fall 2017 semester or later shall receive a 22% discount of their adjunct credit teaching bank for dependents rather than the above formula.

A unit member must pay the full amount for the course(s) and shall receive the reimbursement within 30 days of the completion of the course taken. The benefit of tuition reimbursement shall apply for the semester in which the Unit member is teaching or the semester immediately following the teaching assigned.

Section 2.

Reimbursement shall not be made for fees or other attendant course expenses.

Section 3.

The tuition reimbursement benefit is available for use by either the Unit member, his/her spouse or dependents (as determined by IRS criteria). Each credit of teaching may be used only once to receive tuition reimbursement benefits, e.g., a Unit member and spouse may not

use the same credit taught by the Unit member to receive the tuition reimbursement benefit.

Section 4.

Applications for tuition remission for each Unit member for whom tuition remission benefits are sought must be completed and submitted to the University payroll Department at the University Center at least one month after the registration period. Failure to apply for the remission benefits as and when required will result in forfeiture of the tuition reimbursement benefit.

Section 5.

All candidates for tuition remission whether or not pursuing full-time courses of study, are required to complete the appropriate applications for all federal and state funded student grants-in-aid programs. The determination of the distribution of the grants-in-aid awards to the students' tuition cost, to the University's remission cost, and to other student costs, shall be made by the Financial Aid Office, upon review of the Student Eligibility Report presented by the Student. Tuition reimbursement monies refunded to the Unit member shall be net of any financial aid received.

ARTICLE VIII

FRINGE BENEFITS

Subject to applicable limitations, the following benefits are available to unit members.

Section 1. 403(b) Retirement Plan

A 403(b) Retirement Plan Account called the Group Supplemental Retirement Account (GSRA) is available through contracts provided by TIAA. This plan gives unit members the opportunity to accumulate and invest retirement assets on a tax deferred basis or after-tax (Roth) basis. The unit member makes voluntary GSRA contributions via payroll deductions. There are no University contributions to this account.

Section 2. Health Insurance

Eligible unit members regularly employed at the Post Campus, or in one of its programs, may participate in one of two medical plan options summarized in Exhibit "B". These options are a "Core Plan" Point of Service ("POS") Option or a High Deductible Health Plan ("HDHP").

HDHP enrollees may contribute tax-free dollars to an HSA (Health Savings Account) up to proscribed I.R.S. annual contribution maximums. In addition, enrollees in the HDHP shall receive an annual LIU contribution to their HSA account equal to \$500 for "employee-only" enrollees, and \$1,000 for those electing "family" coverage. Core plan participants may not participate in an HSA.

Following consultation with the Union, the University reserves the right to change insurance carriers, consolidate any and all insurance plans or add alternative plans or options during the life of this Agreement.

Available coverage levels will be "single" and "family." The University will notify the Union once a year of the current single and family rates under the two options.

a) Eligibility for Health Insurance – Adjunct on University Health Plan as of November 14, 2017

To be eligible to participate in either plan, the unit member must: (i) have been employed at the Post Campus for at least two full academic years and have taught twelve (12) credits in one academic year; (ii) have taught at least six (6) credits in the semester following such academic year; (iii) pay to the University the full monthly cost of the plan in which the adjunct enrolls; (iv) normally continue to teach at least twelve (12) credits at the Post Campus, or its programs, during each academic year in which the adjunct participates in a plan; and (v) comply with all of the requirements of the carrier of the plan.

If an adjunct unit member initially qualifies for health insurance and thereafter fails to teach at least twelve (12) credits during an academic year, the unit member will be granted a two (2) academic year grace period during which the adjunct must teach at least twelve (12) credits during an academic year.

If the adjunct does not meet the twelve (12) credit per academic year requirement by the end of the two (2) year grace period, he/she will no longer be eligible to participate in the plan and must requalify.

Under all circumstances, to participate in a health plan, the unit member must teach in both the Fall and Spring semesters to be covered by the plan.

In the event that the adjunct fails to meet any of the foregoing eligibility criteria, such adjunct shall not participate in or not continue to participate in the Plan.

The foregoing is subject to formal agreement by the insurance plan that it will accept adjunct participation based on the conditions set forth above.

b) Eligibility for Health Insurance – Adjunct Not On University Health Plan as of November 14, 2017

To be eligible to participate in either plan, the unit member must: (i) have been employed at the Post Campus for at least two full academic years and have taught twelve (12) credits in both academic years; (ii) pay to the University the full monthly cost of the plan in which the adjunct enrolls; (iii) continues to teach at least twelve (12) credits at the Post Campus, or its programs, during each academic year in which the adjunct participates in a plan; and (iv) comply with all of the requirements of the carrier of the plan.

Under all circumstances, to participate in a health plan, the unit member must teach in both the Fall and Spring semesters to be covered by the plan.

In the event that the adjunct fails to meet any of the foregoing eligibility criteria, such adjunct shall not participate in or not continue to participate in the Plan.

The foregoing is subject to formal agreement by the insurance plan that it will accept adjunct participation based on the conditions set forth above.

c) Re Opener

If during the length of this Agreement: (a) there is a substantive change in the cost or availability relating to the coverage or (b) the Affordable Care Act (or similar legislation) requires future cost burdens to the University (e.g. 2018 Cadillac Tax), the University may, upon fifteen (15) days oral or written notice, require a reopening, and renegotiation of this Article.

During any period of reopening, the remaining provisions of the collective bargaining agreement, including the no-strike and no-lockout clauses, shall remain in full force and effect.

Section 3. Benefit Trust Fund

The Communication Workers of America (CWA), Local 1101 will establish a Benefit Trust Fund. This Fund will be administered by a board appointed by the CWA and will be used for the sole benefit of adjunct faculty members, in a manner to be established by the

CWA. This fund will comply with all local, State, and Federal laws. The University assumes no liability for the manner in which the fund is administered.

The CWA will establish eligibility criteria for participating adjuncts. Further, the union will notify the University on how the money is to be dispensed.

The Benefit Trust Fund will be funded by University contribution of \$70,000 for year 2017-2018. The Benefit Trust Fund will be funded by University contribution of \$35,000 per year for year 2018-2019 and \$17,500 per year for year 2019-2020. All payments will be made on or before September 1 of each year. Thereafter, for years 2020-2021 and beyond, the University will cease contributing to the Benefit Trust Fund.

Upon request, the Union shall supply documents related to this Fund including, without limitation, eligibility criteria, the current balance of the Fund and the manner in which proceeds from the Fund have been distributed.

Section 4. Dental Benefits

Unit members (along with eligible dependents) shall be permitted to participate in the University's dental plan currently offered through Aetna. Unit members will be responsible for the full monthly premium as required by the insurance carrier.

The foregoing is subject to formal agreement by the dental plan insurer that it will accept adjunct participation in the dental plan.

Following consultation with the Union, the University reserves the right to change dental insurance carriers, modify the plan design, add alternative dental plans or options, or eliminate this benefit during the life of this Agreement.

ARTICLE IX

MISCELLANEOUS

Section 1. Bulletin boards and Use of Inter-Office Mail and Mailboxes.

The Union shall be entitled to post notices on existing bulletin boards customarily used for general notices in accordance with established regulations. In addition, the Communication Workers of America (CWA), Local 1101, shall be provided with a bulletin board (at least 3' x 3') for its exclusive use, to be located at a place of the CWA, Local 1101's choice. Inter-office mail and mailboxes shall be available for use by the Union providing that such use does not interfere with the usual operation of the mailroom.

<u>Section 2</u>. Reproduction Services.

Departments shall have the responsibility for the reproduction of course outlines, examinations and other necessary class materials. Each department shall make known in advance the lead-time required for such preparation and reproductions and the manner in which Unit Members may avail themselves of such services.

Section 3. Utilization of Office & Desk Space

Upon prior written request to a department chairperson, the adjunct faculty member making the request shall be provided, during the semester in which he/she teachers, the opportunity to utilize existing office and desk space. Such request, including a copy to the appropriate Dean, must be made at the time the adjunct faculty member is notified of his/her teaching assignment for that semester. Additionally, appropriate deans shall evaluate strategies for the provision of space for exclusive use by the adjunct staff and he or she shall make recommendations to the Vice President for Academic Affairs and the CWA no later than ninety (90) days following the execution of this Agreement.

<u>Section 4</u>. Telephone Services

The University shall provide a telephone number, to be listed in the Post Campus telephone directory, for the use of unit members.

Section 5.

The Administration shall print copies of this Agreement and distribute them to the union.

Section 6.

Decisions regarding full-time faculty appointments at Post are made by the University annually. The University will provide this list to the Union. Approved positions are also posted on the University website.

The University recognizes and values the services performed by its adjunct faculty. This is particularly so in the case of adjunct faculty who have taught at least 42 credits or at least 6 credits in five consecutive semesters at the Post Campus of the University. Appropriate Deans shall be cognizant of this service when considering qualified Adjunct faculty for all open full-time faculty positions before filling any such position.

Adjuncts who apply for full-time faculty positions, including Visiting Professor, and who are not selected, will receive a reply, in writing, with the specific reason(s) for the rejection. Section 7.

A committee, composed of members of the University administration and the union, will meet once a semester to deal with problems related to office space, workload, duplication/reproduction services and other conditions of employment.

Section 8.

Upon reasonable notice, and availability of space, the University will provide the Union with a large meeting room on the Post Campus so that the adjunct faculty can have membership meetings up to four (4) times per year.

Section 9.

Assuming availability of space, the University will provide the Union with an office on the Post Campus. The University reserves the right to withdraw this office, following attempts to relocate, should the space become needed during the course of this Agreement.

ARTICLE X

SEPARABILITY

In the event that any provision of this Agreement shall at any time be declared invalid by any court of competent jurisdiction or through government regulation or decree, such action shall invalidate only the affected provision and not the entire Agreement. Any such invalidated provision shall at the request of either party be subject to negotiation between the parties but, in no event, shall the result of such negotiations circumvent the law.

ARTICLE XI

ACADEMIC PERSONNEL FILES, HUMAN RESOURCES FILE AND ADJUNCT REVIEW

Section 1. Personnel Files

a) Academic Personnel Files.

Upon initial appointment and/or assignment of an adjunct to a course taught at or through the Post Campus, the appropriate Dean shall establish the official academic personnel file for that adjunct.

b) Contents of Academic Personnel File.

The academic personnel file shall contain:

- (l) An updated individual curriculum vitae. It is the obligation of the unit member to supply and keep his curriculum vitae current and correct.
 - (2) All written evaluation (s) of a unit member's performance.
- (3) Information and documents considered pertinent to personnel matters by the Administration.
 - (4) Letters, statements, and forms required by this Agreement.
 - c) Procedure.
- (1) All materials placed in the academic personnel File shall be dated when received by the Dean's Office.
- (2) Upon written request of an individual unit member, the appropriate Dean or designee shall provide at cost of duplication and mailing one (1) copy of requested academic personnel file material to that unit member.

(3) Upon written request to the Dean and receipt from the Office of the Dean of notification of date and time, the unit member shall have the right to examine his/her academic personnel file. Unit members shall have the right to file a statement in response to the material placed in the academic personnel file at the time of his/her examination of the personnel file or within seven (7) calendar days thereafter.

d) Human Resources File

The Office of Human Resources shall maintain a master personnel file which shall be called the Human Resources File. A faculty member will have reasonable access to their files.

Section 2. Review and Evaluation

- a) Performance review and evaluation of adjunct unit members shall be at the discretion of the administration providing notice is given to the unit member; criteria for such reviews and evaluations shall include but not be limited to the following:
- (l) Classroom instruction and the extent to which the candidate provides the requisite coverage (in breadth and depth) of assigned specialty areas;
 - (2) Attainment or possession of advanced degrees;
 - (3) Evidence of professional expertise, growth and experience;
 - (4) Observation by peers;
 - (5) Student evaluations: and
 - (6) Observation by relevant dean or designee of the dean.

ARTICLE XII

ADJUNCT SENIORITY

Section 1.

Upon completion of at least forty eight (48) credit hours of teaching at Post, the adjunct unit member may apply, in writing, to the Dean for seniority review and evaluation. The review shall utilize the criteria set forth in Article XI, Section 2 and shall take place no later than the semester following the receipt of the application. The accrual of a unit member's credit hours of teaching for purposes of meeting the minimum required forty eight (48) credit hours of teaching, shall start with the Fall 1977 regular academic semester.

Following such review and evaluation and upon written affirmative recommendation of the Dean, the adjunct unit member shall be placed on the Adjunct Seniority List.

The Adjunct Seniority list shall be sent to the Deans and the Union at the beginning of the Fall semester.

Section 2.

- a) All Unit members who are on the adjunct Seniority List prior to the Spring 2010 semester shall be permanently grandfathered on the seniority list, subject to the remaining provisions of the collective bargaining agreement. However, such adjuncts can be removed from the Seniority List under the following conditions:
- (1) An adjunct demonstrates a significant deterioration of his or her teaching ability that adversely affects the student learning experience based on more than one of the teaching evaluation criteria contained in Article XI, Section 2 (items 1, 4, 5 and 6) of this Agreement.
 - (2) Gross professional misconduct.
 - (3) Commission of a serious criminal offense (such as conviction of a felony)

or violation of Title IX or other anti-discrimination laws or University anti-discrimination policies.

- (4) The adjunct has retired by (a) giving notice that he or she is retired or no longer wishes to teach at LIU Post or (b) not having taught at LIU Post for four consecutive semesters, not including semesters prior to Spring 2018. Summer sessions shall not be considered semesters for purposes of this provision.
- b) Adjuncts added to the list beginning with the Spring 2010 semester can be removed from the Seniority List under the following conditions:
- (1) The adjunct has received poor student evaluations over two or more semesters.
- (2) The adjunct has not demonstrated proficiency in his/her field or for the courses for which seniority status was granted.
- (3) The adjunct has retired by (a) giving notice that he or she is retired or no longer wishes to teach at LIU Post or (b) not having taught at LIU Post for four consecutive semesters, not including semesters prior to Spring 2018. Summer sessions shall not be considered semesters for purposes of this provision.
 - (4) The adjunct is deceased.
 - (5) The adjunct is terminated.

Section 3.

- a) Unit members who are on the Adjunct Seniority List shall be the first adjunct assigned to any course for which they are qualified to teach in the following manner:
- (1) The Unit member's Teaching Availability Form shall be examined to determine the time, days and locations the Unit member is available for assignment.
- (2) The Unit member shall then be tentatively assigned to an available course for which the Unit member is qualified and which meets the Unit member's teaching availability

requirements.

- (3) In the event that two (2) or more Unit members, who are on the Adjunct Seniority List, are eligible for assignment to the same available course, the Unit member who has taught that same course more often in the past shall be assigned to the course.
- (4) Additional courses will be assigned on the basis of seniority status for the course(s) within the department.
- (5) The process of assignment from the Adjunct Seniority List shall commence with the courses taught after 9/1/80.
- b) The University recognizes and values the services performed by it adjunct faculty. This is particularly true in the case of adjuncts who have taught at least 42 credits or at least 6 credits in 5 consecutive semesters at the Post campus. The University will be cognizant of this service when considering adjuncts for Seniority Review or teaching assignments.
- c) None of the above procedures stated in 3(a) of this section shall be construed so as to limit either the extent of teaching assigned to full-time faculty or the priorities attendant to full-time faculty assignments.

Section 4.

Arbitration of Section 1 of this Article shall be limited solely to procedural issues. The Arbitrator shall not be authorized to review the merits of the academic judgment of the faculty and administration or substitute his or her judgment therefore.

ARTICLE XIII

SUCCESSORSHIP

In the event of a sale, merger, or transfer of ownership of the Post Campus (or any of its constituent parts) or in the event that any of the operations of the Post Campus covered by this collective bargaining agreement are otherwise acquired, the successor employer shall be bound to honor this collective bargaining agreement and all terms and conditions set forth herein.

ARTICLE XIV

DURATION OF AGREEMENT

Section 1.

This contract shall be in full force and effect for a period commencing from the date of ratification of this Agreement and expiring October 31, 2020.

Section 2.

The parties agree that this is the entire Agreement between the parties and terminates any prior agreements and understandings. During the term of this Agreement, neither party will, without the consent of the other, seek by any means to modify the effectiveness of its terms.

Section 3.

The parties further agree that all proposals and counter proposals for change made during the negotiations of this contract and not agreed to are hereby withdrawn without prejudice or procedure.

LONG ISLAND UNIVERSITY

BY: MICHAEL BEST

Name: University (angel

Title: Wersily Consu

Dated: 10/22/18

COMMUNICATION WORKERS OF

AMERIC

By:

Name: Voko De

Dated: 10/11/18

APPENDIX A POST CAMPUS OF LONG ISLAND UNIVERSITY ADJUNCT TEACHING AVAILABILITY FORM Check here if address is new

N/	AME	iere ii address ii		DEPARTMENT			
	Street Ad	dress		City	State	Zip Code	
	I am	am not avai	lable for teaching.	Number of	Number of Credits		
•		R SESSIONS: for the following	g sites:				
	On campu	s only	Both on and off cam	pus Off camp	ous only	<u> </u>	
	If off camp	ous, at the follow From	ring site(s):	From	To		
	Monday Tuesday Wednesday Thursday Friday		To			- - - -	
I.	<u> </u>	D SESSIONS:					
chedi /EC		WEC II	WEC III	WEC IV	W	EC V	
	1	WECH	WECIII	WECTV		LC V	
•							
ff Ca	mpus at the A C D	e following site(Schedule:	s): A C D Sc	hedule:			
7.	I would pre	fer to teach the f	ollowing course(s):	(Course & N	umber)		
	I am qualifi	ed and would tea	ach the following co	urse(s): (Cours	se & Numb	per)	
	I have taug	ht the following	courses 12 times or	more: (Course &	Number o	f times taught	
	Sign	nature) Oate	

This form should be returned to the Dean of the School(s) in which you wish to teach.

APPENDIX B

HEALTHCARE CHART 2017 - 2019

Carrier	CIGNA- HDHP		CIGNA- Core Plan	
	In Network	Out of Network	In Network	Out of Network
ype of Plan		HP	PO	
atekeeper	No	N/A	No	N/A
eductible	\$1,500/ \$3,000	\$3,000/ \$6,000	N/A	\$750/ \$2,250
olnsurance	100%	70%	N/A	70%
Out of Pocket Maximum	\$3,000/ \$6,000	\$4,500/ \$9,000	\$1,500/ \$4,500	\$1,500/ \$4,500
includes deductible)	(All services accumulate to t	the Out of Pocket Maximum)	(All services accumulate to th	ne Out of Pocket Maximum)
ifetime Maximum	Unlin	mited	Unlim	ited
Retail Prescription Drugs	420/440/440	Not Coursed	£20/£40/£60	Not Covered
copay) (30 days)	\$20/ \$40/ \$60	Not Covered	\$20/\$40/\$60	Not Covered
Mail Order Prescription Drugs				
90 days)	\$20/ \$40/ \$60	Not Covered	\$20/ \$40/ \$60	Not Covered
Office Visits-Primary	Ded & Coins	Ded & Coins	\$25 Copay	Deductible & Coinsurance
Office Visits-Specialist	Ded & Coins	Ded & Coins	SSO Copay	Deductible & Coinsurance
Routine Physical Exams	Covered at 100%	Ded & Coins	Covered at 100%	Not Covered
Well Child Exams	Covered at 100%	Ded & Coins	Covered at 100%	Deductible & Coinsurance
TELL STORE WASHING	Ded & Coins	Ded & Coins	Covered at 100%	Deductible & Coinsurance
ab & Radiology	Ded & Collis	Dea a coms	Coreled at 100%	Deductions of Comparation
	Advanced Radiology not co	overed at Independent labs	Advanced Radiology not co	vered at Independent labs
	Ded & Coins	Ded & Coins	\$50 Copay	Deductible & Coinsurance
Chiropractic Care	40 days per calendar year;	Subject to Medical Necessity	No Daily Limit; Subject	to Medical Necessity
mergency Room	Ded & Coins	Ded & Coins	\$100 Copay, wai	ved if admitted
Urgent Care	Ded & Coins	\$25 Copay	\$50 Copay, waiv	
Hospitalization	Ded & Coins	Ded & Coins	\$500 Copay per admission	Deductible & Coinsurance
			\$100 Copav	Deductible & Coinsurance
Outpatient Surgery	Ded & Coins Ded & Coins	Ded & Coins Ded & Coins	Covered at 100%	Deductible & Coinsurance
Skilled Nursing Facility		er plan year	60 days per plan year	
	Ded & Coins	Ded & Colns	Covered at 100%	Deductible & Coinsurance
Hospice Care		ys limit	No day	s limit
Harris Harris Sans	Ded & Coins	20% Coins	Covered at 100%	Deductible & Coinsurance
Home Health Care	40 days p	er plan year	60 days per plan year	
Short Term Rehab	Ded & Coins	Ded & Coins	IP-Covered at 100% OP-PCP \$25 \$50 Specialist	Deductible & Coinsurance
	OP-40 days per plan year for all theraples combined		IP-60 days per plan year for all therapies combined	
			OP-60 VIsits per plan year for all therapies combined	
Infertility Basic & Comprehensive (testing and evaluation, including artificial insemination) Advanced (In-vitro, GIFT, ZIFT, \$10,000 lifetime maximum)	Ded & Coins	Ded & Coins	Cost & reimbursement vary based on the facility in which service is performed	Deductible & Coinsurance
Durable Medical Equipment	Ded & Coins	Ded & Coins	Covered at 100%	Deductible & Coinsurance
Durable Medical Equipment	Unlimited plan year maximum		Unlimited plan	year maximum
Mental Health-Inpatient Care (Includes biologically based disorders and care for children w/serious emotional disorders	Ded & Coins	Ded & Coins	\$500 Copay per admission Deductible & Coinsu	
Mental Health-Outpatient Care (includes biologically based disorders and care for children w/serious	Ded & Coins	Ded & Coins	\$50 Copay	Deductible & Coinsurance
emotional disorders	N/ / 4	DOLL Bernettle	11/4	DOth Persontile
Reasonable & Customary	N/A	90th Percentile	N/A	90th Percentile

APPENDIX B

HEALTHCARE CHART 2020

Carrier	CIGNA	- HDHP	CIGNA- Core Plan	
	In Network	Out of Network	In Network	Out of Network
Type of Plan	HC	OHP	PC	
Gatekeeper	No No	N/A	No	N/A
Deductible	\$1,750/\$3,500	\$3,500/ \$7,500	N/A	\$750/ \$2,250
Coinsurance	100%	70%	N/A	70%
Out of Pocket Maximum	\$3,500/ \$7,000	\$5,000/\$10,000	\$2,000/\$5,000	\$2,000/ \$5,000
(includes deductible)	(All services accumulate to	the Out of Pocket Maximum)	(All services accumulate to ti	he Out of Pocket Maximum)
Lifetime Maximum	Unli	mited	Unlin	nited
Retail Prescription Drugs	400/450/470	Not Coursed	ADE LANE LAGE	Not Coursed
(copay) (30 days)	\$30/ \$50/ \$70	Not Covered	\$25/ \$45/ \$65	Not Covered
Mail Order Prescription Drugs				
(90 days)	\$30/\$50/\$70	Not Covered	\$25/\$45/\$65	Not Covered
Office Visits-Primary	Ded & Coins	Ded & Coins	\$35 Copay	Deductible & Coinsurance
Office Visits-Specialist	Ded & Coins	Ded & Coins	\$60 Copay	Deductible & Coinsurance
Routine Physical Exams	Covered at 100%	Ded & Coins	Covered at 100%	Not Covered
Well Child Exams	Covered at 100%	Ded & Coins	Covered at 100%	Deductible & Coinsurance
Well Cillid Exallis		Ded & Coins	Covered at 100%	Deductible & Coinsurance
Lab & Radiology	Ded & Coins		*******	
	Advanced Radiology not o Ded & Coins	overed at Independent labs Ded & Coins	Advanced Radiology not co \$60 Copay	Deductible & Coinsurance
Chiropractic Care		Subject to Medical Necessity	No Daily Limit; Subject	
Emergency Room	Ded & Coins	Ded & Coins	\$100 Copay, wa	
Urgent Care	Ded & Coins	\$25 Copay	\$50 Copay, wai	ved if admitted
Hospitalization	Ded & Coins	Ded & Coins	\$500 Copay per admission	Deductible & Coinsurance
				Deductible & Coinsurance
Outpatient Surgery	Ded & Coins Ded & Coins	Ded & Coins Ded & Coins	\$100 Copay Covered at 100%	Deductible & Coinsurance
Skilled Nursing Facility				
	60 days per plan year		60 days pe	r plan year
Hospice Care	Ded & Coins Ded & Coins		Covered at 100%	Deductible & Coinsurance
Troopiec core	No days limit		No days limit	
Home Health Care	Ded & Coins	20% Coins	Covered at 100%	Deductible & Coinsurance
	40 days p	er plan year	60 days pe	r plan year
	Dad & Calar	Ded & Coins	IP-Covered at 100%	Deductible & Coinsurance
Short Town Bobob	Ded & Coins		OP-PCP \$30	Deductible & Coinsurance
Short Term Rehab			\$50 Specialist	
	OP-40 days per plan year for all therapies combined		IP-60 days per plan year for all therapies combined 60 Visits per plan year for all therapies combined	
Infertility			do visits per pian year to	an therapies combined
Basic & Comprehensive (testing and evaluation, including artificial			Cost & reimbursement vary	
insemination)	Ded & Coins	Ded & Coins	based on the facility in which	Deductible & Coinsurance
		1	service is performed	
Advanced (In-vitro, GIFT, ZIFT,		1		
\$10,000 lifetime maximum)	Ded & Coins	Ded & Coins	Covered at 100%	Deductible & Coinsurance
Durable Medical Equipment		year maximum		year maximum
Mental Health-Inpatient Care	Samuel Paris Lon Manual		Omminica plan	Total Indiana
(includes biologically based				
disorders and care for children	Ded & Coins	Ded & Coins	\$500 Copay per admission	Deductible & Coinsurance
w/serious emotional disorders				
Mental Health-Outpatient Care				
		I		
		1		
·	Ded & Coins	Ded & Coins	\$60 Copay	Deductible & Coinsurance
(includes biologically based disorders and care for children	Ded & Coins	Ded & Coins	\$60 Copay	Deductible & Coinsurance
(includes biologically based	Ded & Coins	Ded & Coins	\$60 Copay	Deductible & Coinsurance