

NEGOTIATED AGREEMENT

Between

**THE BOARD OF EDUCATION
OF HARFORD COUNTY**

and

**THE AMERICAN FEDERATION OF
STATE, COUNTY AND
MUNICIPAL EMPLOYEES**

July 1, 2023 - June 30, 2028

(REVISED: July 1, 2026)

The Board of Education of Harford County does not discriminate on the basis of sex and prohibits sex discrimination in any education program or activity that it operates, as required by Title IX and its regulations, including in admission and employment.

HCPS' non-discrimination policy can be located at [NON-DISCRIMINATION POLICY: \(hcps.org\)](https://www.hcps.org/non-discrimination-policy) on the HCPS website under Board of Education Policies and Procedures.

NEGOTIATED AGREEMENT

Between

**THE BOARD OF EDUCATION
OF HARFORD COUNTY**

and

**THE AMERICAN FEDERATION OF
STATE, COUNTY AND
MUNICIPAL EMPLOYEES**

July 1, 2023 - June 30, 2028

(REVISED: July 1, 2026)

Note: All items in this Negotiated Agreement requiring fiscal support will be subject to the decisions of the Fiscal Authorities and the Board of Education's final actions on the operating budgets for the school system. Errors in the publication of this agreement do not supersede the contents of the Negotiated Agreement between the Board of Education of Harford County and the American Federation of State, County and Municipal Employees.

TABLE OF CONTENTS

ARTICLE I

General Provisions	
1.1 Recognition	1
1.2 Definition of Terms.....	1
1.3 Fiscal Support	1
1.4 Further Negotiations Following Funding Reductions.....	1
1.5 Severability	1
1.6 Dates for Negotiations	1
1.7 Impasse Procedure	1
1.8 Duration of Agreement	2

ARTICLE II

Board's Rights	2
----------------------	---

ARTICLE III

AFSCME – Board Relations	2
3.1 Negotiated Agreement Access	2
3.2 Union Use of District Mail Services	2
3.3 Payroll Deduction	2
3.4 Non-Discrimination	2
3.5 Health and Safety	3
3.6 Union Participation	3
3.7 Display Boards.....	3
3.8 Visitation.....	3
3.9 Union Designated Leave of Absence.....	3
3.10 Union Meetings.....	3
3.11 Exclusivity of Sections 3.2 and 3.3.....	3
3.12 Union Leave.....	3
3.13 New Employee Orientation and AFSCME Access	3
3.14 Full Employee Lists.....	4
3.15 New Member Access	4

ARTICLE IV

Employment Conditions	4
4.1 Hours of Work	4
4.2 Probationary Periods	4
4.3 Announcement of Vacancies	5
4.4 Promotion.....	5
4.5 Voluntary Transfer.....	5
4.6 Administrative Transfer.....	5
4.7 Involuntary Transfer	6
4.8 Reduction in Force	6
4.9 Disciplinary Action.....	6
4.10 Demotion	7
4.11 Notice of Leaving	7
4.12 Tuberculosis Check.....	7
4.13 Evaluation	7
4.14 Personnel Files	7
4.15 Lunch and Breaks	7
4.16 Personal Rights	8

ARTICLE V

Grievance Procedure	8
5.1 Grievance	8
5.2 Settlement of Employee Grievances	8
5.3 Procedural Steps.....	8
5.4 Grievance Presentation	8
5.5 Arbitration.....	8
5.6 Class Grievances.....	9
5.7 Extension of Time Limits by Mutual Agreement	9
5.8 Confidentiality	9
5.9 Protection Against Reprisal	9
5.10 Employee Release for Grievance Proceedings	9

ARTICLE VI

Wages	10
6.1 Wage Schedules	10
6.2 Pay Rates.....	10
6.3 Payroll Distribution.....	10
6.4 Overtime Pay	10
6.5 Emergency Duty	10
6.6 Deduction for Time Without Pay.....	11
6.7 Out of Title Work.....	11
6.8 Credit for Military Service.....	11

ARTICLE VII

Holidays	11
7.1 Official Holidays.....	11
7.2 School Holidays	12

ARTICLE VIII

Leave Provisions.....	12
8.1 Annual Leave	12
8.2 Sick Leave	12
8.3 Payment for Unused Days of Sick Leave	13
8.4 Personal Business Leave.....	13
8.5 Bereavement Leave.....	14
8.6 Jury Duty.....	14
8.7 Legal Summons	14
8.8 Leaves of Absence	14
8.9 Inclement Weather	14
8.10 Leave of Absence for Maternity	15
8.11 Payment of Unused Sick Leave Death Benefit.....	15
8.12 Religious Leave	15
8.13 Annual Leave Death Benefit.....	15

ARTICLE IX

Insurance	16
9.1 Group Hospitalization, Dental Plan and Life Insurance	16
9.2 Health Care Insurance	17
9.3 Flexible Spending	17
9.4 Employee Assistance Plan	17
9.5 Rate of Contribution	18

9.6	Worker's Compensation	17
9.7	Additional Benefits	18
9.8	Voluntary Pet Insurance Plan.....	18

ARTICLE X

Transportation	18
10.1 Defensive Driving Course.....	18
10.2 Letter of Intent	18
10.3 Transportation Route Assignments.....	18
10.4 Safety Inspection.....	19
10.5 Bus Driver Field Trip Assignments	19
10.6 Assignment of Additional Work.....	19
10.7 Minimum FTE Requirements	19

ARTICLE XI

Miscellaneous	19
11.1 Reimbursement for Travel	19
11.2 Reimbursement for Job Related Courses	19
11.3 Uniforms	20
11.4 Food Service Special Event	20

JOB CLASSIFICATIONS

Accountability.....	21
Community and Family Outreach.....	21
Construction.....	21
Custodial	21
Facilities.....	21
Purchasing.....	21
Food and Nutrition.....	21
Human Resources	21
Office of Technology and Information Systems (OTIS)	21
Safety and Security	22
Transportation	22

AFSCME ~ MEMORANDUMS OF UNDERSTANDING.....24

Special Education-CSU (<i>June, 2024</i>)	24
Summer Hours MOU (<i>February, 2026</i>)	26
Budget Impact & Duty Calendar MOU (<i>June, 2026</i>).....	27
Market Adjustment MOU (<i>June, 2026</i>).....	28
GET More Program (<i>August, 2026</i>)	29

SALARY SCHEDULES31

Bus Drivers	31
Bus Attendants	32
Food Service Employees	33
Twelve-Month AFSCME Employees	34
Twelve-Month AFSCME Employees (Second Shift)	35
Ten-Month AFSCME Employees.....	36
Ten-Month School Safety Liaisons.....	37
Ten-Month (182 Days) Transportation Dispatcher	38

HCPS MEDICAL BENEFITS OPTIONS40

ARTICLE I

General Provisions

- 1.1 **Recognition.** In view of the certification of the Board of Education of Harford County, Maryland, hereinafter referred to as the "Board," the American Federation of State, County and Municipal Employees (AFSCME) is officially recognized as the exclusive public school employee organization for Unit II - Custodial, Maintenance, Bus Drivers, Bus Attendants, School Safety Liaisons, Transportation Dispatchers, Food and Nutrition employees and related personnel for the purpose of representing employees as to all matters relating to salaries, wages, hours and other working conditions in accordance with Education Article, Title 6, Subtitle 5, of the Annotated Code of Maryland. The union will notify the Superintendent of whom the union has designated as shop stewards. Changes in shop stewards shall be reported to the Superintendent within thirty (30) days.
- 1.2 **Definition of Terms.**
- (a) The term "Member" or "Employee," as it appears in this agreement, shall include all regular employees of the School System in the unit represented by AFSCME who work a regular schedule of at least four (4) hours per day and 20 hours per week. Per Diem workers shall not be considered members or employees entitled to benefits under the Agreement. The Board of Education agrees that all members who qualify will be included for participation in the State Retirement Agency.
 - (b) The term "Superintendent," as it appears in this agreement, shall refer to the Superintendent of Schools for the Board of Education of Harford County, Maryland.
- 1.3 The items of this agreement not requiring fiscal support, when duly ratified by AFSCME and the Board, shall be valid and binding on July 1, 2023. The items which require fiscal support shall be valid and binding to the extent that sufficient funds are guaranteed and/or made available by the Harford County fiscal authorities to fully implement said items.
- 1.4 If categories which contain requests for funds to support items in this agreement are reduced by the County Council, further negotiations on these items shall follow procedures provided by the Education Article, Title 6, Subtitle 5, of the Annotated Code of Maryland.
- 1.5 If any provision of this agreement or any application of the agreement to any party to this agreement shall be found contrary to law, then such provisions or application shall not be deemed valid and subsisting except to the extent permitted by law; but all other provisions or application shall continue in full force and effect. The parties may mutually agree to renegotiate the provision if they deem it feasible.
- 1.6 **Dates for Negotiations.** Negotiations for a succeeding year shall begin no later than the week following the Thanksgiving holiday and conclude by the end of the week following the winter holiday, unless mutually agreed by both parties.
- 1.7 **Impasse Procedure.** If, at the designated time for the conclusion of formal negotiations, agreement has not been reached, or at the request of either party, the provisions for handling an impasse as provided by Education Article, Title 6, Subtitle 5, of the Annotated Code of Maryland, shall apply. The impasse procedure shall be postponed upon mutual consent of both parties.

- 1.8 This agreement shall take effect on July 1, 2023 and shall remain in full force and effect through June 30, 2028 with reopeners on salary each year and two (2) specific language items by both parties for the second, third, fourth, and fifth year of the contract. The Board and the Union agree that with the exceptions of the reopeners stated above, all negotiable items have been discussed during negotiations leading to this agreement. During the term of this agreement, neither party will be required to negotiate with respect to any matter, with the exception of the reopeners stated above whether or not covered by this agreement, and whether or not within the knowledge or contemplation of either or both parties at the time they negotiated or executed this agreement.

ARTICLE II Board's Rights

Subject to the terms and conditions of this agreement and to the authority of the State Board of Education under Education Article, of the Annotated Code of Maryland, it shall be the exclusive function of the Superintendent of Schools and the Board to determine the mission of the county public education system; set the standards of service to be offered; maintain the efficiency of operations; determine the methods, means and personnel by which such operations are to be conducted; and to take whatever action and issue rules, policies, and regulations necessary to carry out the mission of the county public education system for which they are responsible and which is entrusted to them.

ARTICLE III AFSCME - Board Relations

- 3.1 Every member shall have access to an electronic copy of the negotiated agreement.
- 3.2 AFSCME may use the interschool courier and central office mailboxes for legitimate union business upon approval of the Superintendent.
- 3.3 **Payroll Deduction.** AFSCME dues, AFSCME PEOPLE fund, and premium payments associated with AFSCME-sponsored disability insurance programs may be paid via the payroll deduction method. Each union member desiring this service shall submit an authorization card, bearing his or her original signature, to the Union.

Payroll deductions of dues is continuous and cancellation of dues can be effected only by written notice to the Union via certified mail. The mailing address is:

Director of AFSCME, Maryland Council 3
1410 Bush Street, Suite A
Baltimore, MD 21230

The amounts to be deducted shall be certified to the Board by the Union. The aggregate deductions, together with an itemized statement, shall be remitted monthly to the Union. Such deductions shall be made by via electronic funds transfer to the account authorized by the Comptroller of AFSCME Maryland Council 3.

- 3.4 **Non-Discrimination.** The provisions of this Agreement shall be applied to all employees in the bargaining unit without discrimination as to age, sex, marital status, race, color, religion, national origin, sexual orientation, genetic information, political affiliation or disability. To that end it is hereby agreed that should any section of this agreement be held to be violative by a court of competent jurisdiction of employees' rights under the non-discrimination laws

such section(s) shall be null and void. A person may appeal this section through Step 3 of the grievance procedure and then through the appropriate governmental agencies and the courts.

- 3.5 **Health and Safety.** Employees are obligated to report conditions that they observe that would adversely affect the health and safety of students or employees of Harford County Public Schools to the appropriate supervisor so that appropriate measures can be instituted by the supervisor. In the event of an evacuation, employees shall not be required to search for explosives.
- 3.6 **Union Participation.** The Board and the Union agree not to interfere with the right of an employee to join and participate in the Union or not to join or participate in the Union.
- 3.7 **Display Boards.** The principal or other appropriate supervisor will designate an area for display of appropriate and legitimate union circulars.
- 3.8 **Visitation.** Union representatives who are not employees of Harford County Public Schools may enter the school for such things as the delivery of items or short conferences. They will first report to the principal or his or her designee and, if in his or her judgement their continued presence will not be contrary to the best interests of the school, they may remain.
- 3.9 One employee designated by the Union will be granted a one-year leave of absence without pay upon request.
- 3.10 **Union Meetings.** The Union shall have the right to use facilities of the Harford County Public Schools for meetings, without cost, by using existing request procedures.
- 3.11 The provisions of 3.2 and 3.3 shall not be made available to any other organization seeking to represent unit members.
- 3.12 **Union Leave.** Upon written request by the President to the Assistant Superintendent of Human Resources, administrative leave with pay may be granted to one or more members to attend Union conferences, conventions or training. Leave under this provision shall not exceed **thirty-four (34)** days in any one (1) fiscal year and shall not be unreasonably denied. Upon written request of the President to the Assistant Superintendent of Human Resources, additional days may be granted for members to attend special events.
- 3.13 **If HCPS conducts an online, asynchronous onboarding/orientation program for new employees, AFSCME may produce and provide a video that is approved by HCPS to be included in the asynchronous video program or informational packets to be distributed to all new bargaining unit employees to be limited to how to join the union and benefits of union membership.**

HCPS shall provide AFSCME with notice via electronic mail in the format of an "AFSCME Pre-Employment Eligibility Report" Microsoft Excel spreadsheet, which will include new hires prior to their start date and will be in a sortable format. The report will be sent at least once per week and, in any event, will comply with the minimum deadlines set forth in SG § 22-207(c).

Should HCPS change or alter its modality of delivering its new employee orientation program, AFSCME reserves any and all rights to bargain over those changes.

3.14 Full Employee Lists. No less than once a month **the** Board will provide to AFSCME, in Excel format, a list of all bargaining unit employees. Lists will contain the following:

- (1) Name;
- (2) Position classification;
- (3) Home and work site address;
- (4) Home and work site telephone numbers;
- (5) Personal cell phone numbers; and
- (6) Work e-mail addresses.

3.15 New Member Access. Within thirty (30) days of the new employee's start date, AFSCME representative will be given (30) minutes to meet with new employee. *AFSCME representative will contact the employee's Supervisor at least two (2) days in advance of proposed meeting to establish a mutually agreeable meeting time.* The new employee's time will be paid for the meeting and it shall not replace lunch break or any other designated paid leave.

The Board will provide notice to the AFSCME President when a new employee starts. Notice will include all information that is specified in 3.14.

ARTICLE IV Employment Conditions

4.1 Hours of Work. Eight (8) hour custodial, facilities, school safety liaisons, and Food and Nutrition employees shall be scheduled an 8 1/2 hour shift with a 30-minute meal break within the shift as specified under section 4.15. Six (6) hour Food and Nutrition employees shall be scheduled a 6 1/2 hour shift with a 30-minute meal break within the shift as specified under section 4.15.

The Harford County Public Schools employs individuals on a school year, 10-month, and 12-month basis. In addition, part-time and temporary employees are utilized.

Twelve-month employees will work a standard duty year of 260 days including approved holidays and approved leave days.

The duty year for ten-month employees shall consist of 182 days for bus drivers and attendants assigned to a Harford County Public Schools schedule. Additional working days may be required and will be determined by the school calendar for the school serviced for bus drivers and attendants. 187 days for general food service employees, 188 for food service cooks and leads and 190 days for school safety liaisons. The ten-month duty year includes approved leave days.

4.2 Probationary Periods. All new employees are on probation for the first six months of employment. During the probationary period, an employee may be released at any time.

During the sixth month of service of the probationary employee the principal or supervisor under whom the individual works will recommend that the person be granted permanent status or that the person be terminated. If an employee is absent due to illness or other cause, the probationary period may be extended for a period up to sixty (60) work days. During the probationary period, an employee may only use actually earned sick leave and annual leave.

Any employee who is released or leaves employment for any reason within the first six (6) months of employment shall be responsible for payment of any fees associated with required training, licenses, etc.

- 4.3 **Announcement of Vacancies.** Announcements regarding vacancies will be posted. When a position is announced, all unit members who wish to be considered for the position must be qualified for the position as of the date of the announcement and must apply within the specified time limit stated on the announcement. Only those who submit a complete application will be considered.

Employees may apply for promotional opportunities subject to Article 4.4. Employees may apply for voluntary transfer opportunities subject to Article 4.5.

- 4.4 **Promotion.** Qualifications, work performance, and experience will be considered in all promotions. The employer shall give preference to all qualified applicants who are currently employed with Harford County Public Schools.

Applications will be accepted for positions which offer promotional opportunities from present employees. Current employees who meet the minimum qualifications for the promotional position, have a satisfactory employment history, and recommendations from immediate supervisors will be offered interviews. Employment references shall remain confidential. The qualifications, work performance and experience of all applicants will be considered, and the person whom the Superintendent deems to be best qualified for the position will receive the appointment.

In a circumstance where the Superintendent determines that all factors considered for a promotional opportunity are equal between a present employee and an outside applicant, then the first preference will be given to the present employee. Also, where the Superintendent determines that all factors are equal between or among applicants for a promotional opportunity, then, length of continuous service with the Harford County Public Schools will be the determining factor.

When a person who is currently employed by the Harford County Board of Education is promoted, he or she shall be placed on the step and grade in the appropriate classification which will provide the person promoted a salary increase equal to or greater than a nine percent (9%) increase in his or her former pay classification (based on the position and grade hourly rate).

- 4.5 **Voluntary Transfer.** Requests for transfer will be accepted only from non-probationary employees who have a current minimum rating of "satisfactory" on their performance evaluation. The request must be in writing and must be received via the application process.

Supervisors shall offer an interview to the two voluntary transfer candidates with the longest continuous service in Harford County Public Schools, before a new employee candidate can be selected for a vacancy.

Employees who have been in their current position/assignment for less than 12 months and are applying for a lateral position are not eligible.

- 4.6 **Administrative Transfer.** When it is necessary due to a reduction in staff to select an employee for transfer where a transfer has not been requested, qualifications, work performance and length of service will be considered in determining which employee is to be transferred. When the Superintendent determines that all other factors are equal, length of continuous service with the Harford County Public Schools will be the deciding factor.

Where such a transfer is necessary and there is a volunteer whom the Superintendent deems acceptable to be transferred to the available position, then the volunteer will be transferred.

- 4.7 **Involuntary Transfer.** If, as a solution to a problem (different from those listed in "Administrative Transfer") an employee is to be transferred to another school, such a transfer may not be effected until after a meeting between the employee involved and the appropriate administrator(s). At this time, the employee shall be notified of the reason(s) for transfer and shall be given the opportunity to respond. In the event that an employee objects to the transfer, he or she shall, upon request, have a meeting with the Superintendent or designee. The employee, at his or her option, may have a person of his or her choice accompany him or her at the meeting.

- 4.8 **Reduction in Force.** Qualifications, work performance and length of service will be considered in a reduction in force. When all other factors are equal, length of continuous service in the Harford County Public Schools will be the determining factor. The employees who are separated shall be placed on a priority recall list for a period of two (2) years and shall be recalled in reverse order of their separation when appropriate positions become available.

An employee on the priority recall list shall be notified in writing of any vacancy which occurs in his or her field of employment and shall indicate in writing within ten (10) days of the receipt of the letter his or her acceptance or rejection of the position.

Leaves of absence will not be regarded as a break in the continuity of service although leave time will not count as active service.

A reduction in force will be conducted in accordance with the Reduction in Force Procedure for Supporting Services Personnel.

This section will not be subject to the grievance procedure; however, it will be subject to the administrative appeal procedure.

Employees and the Union will be given sixty (60) calendar days' notice before any reduction in force.

- 4.9 **Disciplinary Action.** Disciplinary action should as a general matter be progressive in nature and issued in a timely manner. Disciplinary action for just cause may include: verbal reprimand, written reprimand, suspension with or without pay, and termination. Site based discipline that is referred to the Superintendent shall not be considered final and shall not be included in an employee's permanent file.

For matters of discharge and suspension, the employee shall be provided the opportunity to be heard by the Superintendent or designee. The employee may have representation (limit 3) of his or her choice present at the meeting with the Superintendent or designee. Following the meeting, the Superintendent will make the final determination. Written notice of suspension and/or discharge shall be given to the employee. Any dispute relating to such suspension and/or discharge shall be made the subject of an appeal to the Board of Education provided it is raised within thirty (30) calendar days of receipt of the written notice of suspension and/or discharge from the Superintendent or designee. The Board within fifteen (15) calendar days following receipt of the appeal shall respond to the appellant. Should the appellant fail to serve such notice of intention to appeal within the time limitation, the disposition of the matter will be considered acceptable and concluded.

Disciplinary action may be processed through the administrative appeal process (4-205c) and is not subject to the grievance procedure.

- 4.10 **Demotion.** An employee will be demoted in step and/or grade based only upon unsatisfactory work performance. This section will not be subject to the grievance procedure; however, it will be subject to the administrative appeal procedure.
- 4.11 **Notice of Leaving.** It is expected that permanent status employees will give a minimum of two weeks' notice in writing when they intend to leave. Employees with a satisfactory work record who give two week's notice in writing to the Assistant Superintendent for Human Resources of their intent to leave shall be paid all accrued annual leave in a lump sum.
- 4.12 **Tuberculosis Check.** All employees of the Harford County Public Schools must meet the requirements for medical screening for tuberculosis as established by the Department of Health. An appropriate tuberculosis test will be made available to all employees free of charge.
- 4.13 **Evaluation.** Employees will be evaluated on an annual basis, or more frequently if deemed necessary and informed of the quality of their work. An employee who disagrees with the evaluation may submit a written addendum to the evaluation. The evaluation and any addendum will be placed in the employee's personnel file.
- 4.14 **Personnel Files.** An employee shall be able upon appointment and with or without an associate or Union representative, to review the contents of the evaluation file, personnel file, and worksite file concerning themselves. This review shall not include confidential material such as reference letters, credentials, or basic data received in the course of initial employment.

Complaints of a serious nature which shall be included in the personnel file or the workplace file of the employee shall be brought to the attention of the employee so that he or she may respond to them before they enter the file.

Employees may request through the Superintendent consideration of the removal of adverse items after two (2) years.

An employee may upon request attach a signed and dated addendum to these documents to which he or she has access.

- 4.15 **Lunch and Breaks.** AFSCME employees who normally work eight (8) consecutive hours per day will be provided a duty free lunch of thirty (30) minutes and a break of fifteen (15) minutes in the morning and in the afternoon.

AFSCME employees who normally work six (6) hours per day will be provided a thirty (30) minute duty free lunch and one break of fifteen (15) minutes in the morning.

AFSCME employees who normally work four (4) hours per day will be provided one (1) fifteen (15) minute break.

Breaks shall be scheduled by the supervisor after consulting with the employee. If it is necessary to recall a person during a break or lunch, the person will be provided a break or lunch at another time.

- 4.16 **Personal Rights.** A bargaining unit member's private and personal life is not within the appropriate concern of the Board of Education, except to the extent that it may impair the member's effectiveness in the completion of assigned functions.

Employees shall provide on working contact phone number where they can be reached. Any changes to the contact phone number shall be given to the supervisor by the employee.

ARTICLE V

Grievance Procedure

- 5.1 **Grievance.** A grievance is an alleged violation, misinterpretation, or misapplication of the terms of the negotiated agreement between the Board and the Union.

- 5.2 **Settlement of Employee Grievances.** The Union and the Board recognize their responsibility for the prompt and orderly disposition of grievances that arise out of the interpretation, application, or alleged violation of any of the provisions of this agreement. Both the Union and the Board agree that the purpose of a grievance is to resolve the complaint at the lowest, most informal level possible.

To this end, the parties agree that the provisions of this article shall provide the means of settlement of all such grievances provided, however, that nothing herein will be construed as limiting the right of any employee to have a complaint adjusted without the intervention of the Union so long as the adjustment is not inconsistent with the terms of this agreement.

- 5.3 **Procedural Steps.** Any grievance that an employee has not resolved informally with the immediate supervisor shall be presented in the following steps:

Step 1. Between the grievant, representative(s) of his or her choice, and the employee's immediate supervisor and/or designated representative(s).

Step 2. Between the grievant, and his or her Union representative(s), and the appropriate executive level administrator and/or designated representative(s).

Step 3. Between the grievant and his or her Union representative(s), and the Superintendent and/or designated representative(s).

- 5.4 **Grievance Presentation.** A grievance shall be presented in writing at Step 1 within ten (10) days from the date of its occurrence, signed by the grievant. The Administrator's answer at each Step shall be given in writing within ten (10) days after the Step meeting which shall be held within ten (10) days following receipt of the appeal, if desired by the employee. The grievant must stipulate in writing at each Step if a meeting with the Administrator is desired. Unless a grievance is appealed to the next step within ten (10) days after the Administrator's answer, it shall be deemed settled in accordance with the Administrator's answer, which shall be considered acceptable to the grievant and the Union.

- 5.5 **Arbitration.**

(1) **Appeal Procedure.** Any grievance concerning the interpretation, application, or alleged violation of any provision of this agreement that has been properly processed through the grievance procedure as set forth above and has not been settled, may be appealed to arbitration by the Union by serving written notice on the Board within fifteen (15) calendar days after the Superintendent's answer at Step 3 of the above grievance procedure. If the Union fails to serve such notice of its intention to arbitrate

within this time limitation, it shall be deemed to have waived the arbitration and the grievance shall be considered settled. No individual employee shall have the right to invoke this arbitration procedure.

- (2) **Selection of Arbitrator.** If the Union and the Board are unable to agree upon the selection of an arbitrator within seven (7) calendar days after the Union's notice of appeal to arbitration, they shall jointly request the American Arbitration Union to furnish a list of not less than five (5) arbitrators, one of whom may be designated by the parties to act as arbitrator of the grievance. If no agreement can be reached as to the arbitrator within seven (7) calendar days after receipt of said list, the Union and the Board shall jointly petition the American Arbitration Association to furnish a second list of not less than five (5) additional arbitrators, one of whom shall be designated by them within seven (7) calendar days after receipt of said list, to act as arbitrator of the grievance. Selection shall be made by the Union and the Board representatives alternately striking any name from the list until only one name remains. The final name remaining shall be the arbitrator of the grievance.
 - (3) **Jurisdiction of Arbitrator.** The jurisdiction and authority of the arbitrator of the grievance and his or her opinion and recommendation shall be confined to the express provision or provisions of this agreement at issue between the Union and the Board. The arbitrator shall have no authority to add to, alter, amend, or modify any provision of this agreement, or to make any recommendation which will in any way deprive the Board of any of the powers delegated to it by law. The arbitrator shall not hear or decide more than one grievance without the mutual consent of the Board and the Union. The recommendation in writing of the arbitrator within his or her jurisdiction and authority as specified in this agreement shall be final and binding on the aggrieved employee or employees, the Union, and the Board.
 - (4) **Arbitration Expenses.** The Union and the Board shall each bear its own expenses in these arbitration proceedings, except that they shall share equally the fee and other expenses of the arbitrator in connection with the grievance submitted to arbitration.
- 5.6 If the Union claims a class grievance, defined as a general violation, misapplication, or misinterpretation of the agreement that directly affects three (3) or more unit members, the grievance may then be submitted directly to the Superintendent within ten (10) days from the date of its occurrence. The processing of such grievance shall begin at Step 3.
- 5.7 By mutual agreement, the time limits stated herein may be compromised to allow the collection of pertinent information and in the interest of prudent resolution of the grievance.
- 5.8 All meetings or hearings as part of a grievance shall be conducted confidentially.
- 5.9 No reprisals of any kind will be taken by the Board, the school administration, or Union against any employee or official because of his or her participation in this grievance procedure.
- 5.10 Should the investigation or processing of a grievance require that an employee and/or a Union representative be released from his or her regular assignment, he or she shall be released. In a grievance involving an individual, the individual will be released without loss of pay. In a class grievance, the three (3) individuals identified by the Union as the parties involved in the grievance will be released without loss of pay. The Union shall reimburse the Board for the cost of the substitute employee's pay for any other unit member who is required to be released from his or her regular assignment for the investigation or processing of a grievance.

ARTICLE VI Wages

- 6.1 Eligible employees will receive a step increase.

All eligible AFSCME employees will receive a cost-of-living adjustment for the **2026-2027** fiscal year, equal to the highest COLA received by any entire bargaining unit.

Wage Schedules. Please refer to the end of the Agreement.

- 6.2 **Pay Rates.** Custodial, maintenance, and school safety liaison employees are paid on a salary schedule that provides for an annual one-step increment until the employee reaches Step 15 of the grade to which the position is assigned. Bus drivers and bus attendants are paid on a salary schedule that provides for an annual one-step increment until the employee reaches Step 30 of the grade to which the position is assigned. Six (6) or eight (8) hour food and nutrition workers are paid on a salary schedule that provides for an annual one-step increment until the employee reaches Step 30 of the salary schedule to which the position is assigned. The employee must have been on active pay status for six months prior to July 1 in order to qualify for a one-step increment.
- 6.3 **Payroll Distribution.** Employees are encouraged to participate in direct deposit and will be paid according to the HCPS bi-weekly pay schedule. A pay schedule will be published by June 1st for the following fiscal year.
- 6.4 **Overtime Pay.** An employee who receives prior approval to work overtime on a pay basis will be compensated at time and one-half for work performed beyond the established 40-hour week.

An employee will not be required to work overtime against his or her expressed desires provided the supervisor determines that the full requirements of the overtime work can be met by another fully qualified employee at the work location who is willing to do the work. When no employee volunteers, overtime assignments will be filled on a rotating schedule as established by the administrator. When mutually agreeable to the appropriate administrator and the employee, the employee will be granted compensatory time at the rate of time and one half in lieu of payment of time and one half for authorized overtime.

Overtime hours. Upon request from the employee, information on hours of overtime will be supplied by the payroll department.

- 6.5 **Emergency Duty.** When an employee is called to perform EMERGENCY work and the work is not immediately prior to or an extension of his or her normal workday, such employee shall be compensated at one and one-half (1 1/2) times their regular rate of pay. Such compensation shall be for a minimum of three (3) hours in the event the employee works less than this amount of time. However, actual time worked will be applied towards the computation of overtime

When schools and offices are closed and designated essential personnel are required to report to perform essential duties, such employee shall be compensated at one and one-half (1 1/2) times their regular rate of pay.

Unit members designated as “essential” personnel are required to report as directed during an event. Actual time worked will be applied towards the computation of overtime.

- 6.6 **Deduction for Time Without Pay.** When an employee is absent from work and such absence is of a "without pay" nature, the deduction shall be based upon the employee's daily rate of pay.
- 6.7 **Out of Title Work.** Employees who are temporarily required to perform duties of a higher pay grade or classification, shall be compensated at a rate relative to his or her current status and in line with the higher grade classification. Requests for temporary classifications must be submitted to the Human Resources Office for approval. Under normal circumstances, assignments must be for a minimum of ten (10) days with pay retroactive to the first day upon reaching the tenth (10th) day in the temporary assignment unless approved by the Assistant Superintendent for Human Resources.
- 6.8 Provided that the individual has received an honorable or general discharge, salary credit for military service may be granted, up to a maximum of two (2) years, for new employees hired into the school system after July 1, 2001.

ARTICLE VII

Holidays

- 7.1 **Official Holidays.** The following holidays have been approved by the Board of Education for 12-month employees:

Independence Day
Labor Day
Primary Election Day
General Election Day
Thanksgiving Day
Thanksgiving Friday
Christmas Eve
Christmas Day
New Year's Day
Martin Luther King, Jr.'s Birthday
President's Day
Good Friday
Memorial Day

Should the primary and/or general election days be deleted from the above listed holidays, the Board shall assign two alternative holidays to eligible unit members. When any of the aforementioned holidays, excluding Christmas Eve, occurs on a Saturday, the day off shall be granted on Friday before the holiday. When the holiday, excluding Christmas Eve, occurs on Sunday, the holiday shall be observed on the following Monday. The Christmas Eve holiday shall be granted only when Christmas Eve is a scheduled work day. However, in years when the Christmas Eve holiday is not granted, employees will be granted another day for the Christmas Eve holiday that with prior approval may be used at another time during the Christmas holiday.

To be entitled to receive pay for a holiday, an employee must work or be on authorized leave on the work day immediately preceding the holiday and the work day immediately following the holiday.

On the above specified holidays, work schedules will be arranged so that sufficient personnel will be on duty in order to provide necessary services including but not limited to maintenance and operation of heating equipment, building security, and emergency circumstances.

All employees who are scheduled to work on the above specified holidays will be paid one and one-half times his or her hourly rate for the hours worked on the holiday, plus holiday pay if the employee is otherwise entitled to receive it. This section will apply whether the employee is working for the school system or outside organization.

Employees who are required to check facilities on weekends or holidays, will be paid time and one half for hours worked, with prior approval from the appropriate administrator.

- 7.2 **School Holidays.** Custodial and maintenance employees are expected to work on days when schools are closed for teachers' convention, winter recess, and spring vacation if they are on active duty assignment status during these days. Persons absent on those days shall be considered on a without pay status unless they are on approved annual leave or sick leave.

ARTICLE VIII Leave Provisions

- 8.1 **Annual Leave.** Annual leave with pay is granted to employees who are employed on a 12-month basis. Accounting is based upon the fiscal year. **Annual leave must be coordinated with the employee's immediate supervisor to ensure adequate staffing and continuous operational coverage. Employees should submit leave requests at least five (5) days in advance. Leave may be denied based on operational and staffing needs.** Ten (10) month personnel do not qualify for annual leave.

Persons entering employment and persons leaving employment shall receive annual leave on a "pro-rata" basis if they are on an active status ten (10) days prior to the middle of the month or ten (10) days prior to the end of the month. A maximum of twenty-five (25) days of accrued annual leave may be carried over to the next fiscal year. Unused sick leave is not to be considered as additional annual leave. All employees who enter regular retirement from Harford County Public Schools with a minimum of ten (10) years of continuous service shall receive payment for earned and accumulated days of annual leave at their current daily salary rate. An employee who qualifies for annual leave with five (5) years or less of continuous service, earns annual leave at the rate of one (1) day per qualifying month. An employee who qualifies for annual leave with more than five (5) years of continuous service, earns annual leave at the rate of one and one-quarter (1.25) days per qualifying month. An employee who qualifies for annual leave with more than fifteen (15) years of continuous service, earns annual leave at the rate of one and one-half (1.5) days per qualifying month. An employee who qualifies for annual leave with more than twenty (20) years of continuous service earns annual leave at the rate of one and two-thirds (1.67) days per qualifying month.

Pay for all vacations shall be based on the rate of pay of the employee at the time of vacation, including shift differential.

- 8.2 **Sick Leave.** An employee will receive sick leave at the rate of one and one-quarter (1.25) days per qualifying month for personal illness. Unused sick leave may be carried over from year to year. The total amount of sick leave that may be accumulated is unlimited.

Persons entering employment and persons leaving employment shall receive sick leave on a "pro-rata" basis if they are on active status ten (10) days prior to the middle of the month or

ten (10) days prior to the end of the month. Temporary employees are not eligible for sick leave.

A unit member is permitted to use up to seven (7) work days of earned sick leave per year for illness of a member of the member's household or the member's parent, for absences that do not qualify under the Family & Medical Leave Act. Such absence will be deducted from the member's sick leave.

To receive sick leave the Board is entitled to receive satisfactory proof of illness where deemed appropriate. Under normal circumstances, certification of illness from a medical professional will not be necessary for absences of three or fewer consecutive days' duration. In cases where concerns regarding the legitimacy of the claim of illness requiring absence from work, such as cases involving patterns of suspicious absence from work or days of historically disproportionately high sick leave requests exist, certification of illness from a medical professional may be required.

Unused sick leave shall not be paid in addition to regular salary or as a severance pay for individuals leaving service, except as provided in Section 8.4.

- 8.3 **Payment for Unused Days of Sick Leave.** Employees who enter retirement from Harford County Public Schools after ten (10) years of service in those schools shall receive payment for unused days of sick leave up to a maximum of 200 days at the rate of 25% of the daily rate of pay. All such days must have been accumulated while in service in Harford County. Sick leave shall be accumulated annually at the rate of the difference between sick leave provided and sick leave used.

- 8.4 **Personal Business Leave.** Employee shall receive a total of three (3) work days per year with no loss in salary that may be used for personal business. Employees hired on or after February 1 shall receive one (1) work day of personal business leave. Unused personal business leave days may be accumulated up to no greater than five (5) days. On July 1 of each year any personal business days in excess of five (5) will be converted to sick leave days.

Personal business leave may be requested, with at least three (3) work days advance notice, through the appropriate supervisor who shall not require a reason for the leave. If, however, an unforeseen circumstance requires the employee's absence which could not be requested three days in advance, the reason for the absence shall be stated and the supervisor may, at his/her discretion, approve the absence as a day of personal business leave. Personal business leave may be denied when, in the judgment of the supervisor, the employee's absence would impair the educational process.

Personal business leave shall not be taken immediately before or immediately after a holiday or weekday when school is closed on the master calendar, or on an in-service day for teachers, or at the beginning (first five scheduled work days) or the end of the school year (last five scheduled work days). If, however, a circumstance requires the employee's absence on one or more of the foregoing days, the employee may request use of personal business leave through the supervisor. The supervisor may, at his/her discretion, approve the absence as a day of personal business leave. In normal circumstances an employee shall not use more than 3 consecutive personal business days at one time.

Exceptions to the foregoing restrictions on days to be used for personal business leave may be made by the Assistant Superintendent of Human Resources for circumstances which require the member's absence on these days.

- 8.5 **Bereavement Leave.** Employees are granted seven (7) days of leave for death in the immediate family. The employee will be paid for any of the seven (7) consecutive days of leave which are duty-days. Immediate family shall include spouse, child, stepchild, parent, brother, sister, father-in-law, mother-in-law, grandchild, grandparents, a person who reared the employee, or anyone who lives regularly in the household of the employee. Leave shall begin the day after death, except when the service, funeral, or other appropriate ceremony is scheduled beyond the seven (7) days following the death. In the latter circumstance, up to two (2) days of the allowable bereavement leave may be saved to be used within six months of the family member's death to attend the service, funeral, or other ceremony.

An employee will be permitted up to two (2) days of absence at any one time without loss of salary upon the death for a step-parent, step-brother, step-sister, brother-in-law, sister-in-law, son-in-law, or daughter-in-law.

One of the days of absences must be the day of the funeral or interment.

In unusual circumstances there may be flexibility in the use of these days upon agreement between the employee and the Human Resources office. The decision of the Assistant Superintendent for Human Resources is final and not subject to the grievance procedure.

- 8.6 **Jury Duty.** An employee who serves on jury duty will continue to receive his or her regular salary. The employee will provide from the court written confirmation of his or her days of service.
- 8.7 **Legal Summons.** An employee who is not otherwise on leave may be absent in response to a summons to appear as a witness without loss of salary, provided the employee is not a party (e.g., plaintiff, defendant, third party defendant or third party plaintiff).
- 8.8 **Leaves of Absence.** An employee must have completed one full year of service with Harford County Public Schools to be eligible for a leave of absence. A leave of absence protects the employee's right to apply for disability retirement and to be re-employed by the school system. Leaves of absence may be granted for one (1) year.

The following leaves of absence may be granted to eligible employees:

1. Leave of absence for illness.
2. Leave of absence for maternity.
3. Leave of absence for active military duty.
4. Leave of absence for study.
5. Leave of absence for illness in the immediate family.

An employee finding it necessary to request a leave of absence should make written request to the Superintendent stating the reason, date to become effective, and, if for less than one year, the number of months of leave desired.

The Board of Education will reassign a person returning from leave when an appropriate vacancy occurs provided that the person has not been absent longer than his or her leave of absence and is able to perform the requirements of his or her position. The Board of Education shall be the judge as to the employee's fitness to perform.

- 8.9 **Inclement Weather.** On days when schools are closed and office are open, twelve-month personnel unit members will report to work at their regularly scheduled time or as instructed

by their supervisor in accordance with the school's established administrative procedures. If schools and offices are closed, unit members will not be required to report to work unless they are designated "essential personnel". During an event when schools are closed, essential personnel shall report as instructed. Essential personnel with circumstances prohibiting them from reporting as instructed must request authorization to utilize available leave.

When conditions necessitate schools and offices to close early, essential personnel will complete work as needed to deal with the related event and building functions, and then be released when all necessary work is completed. Essential personnel shall not be penalized time or pay or required to utilize available leave when released or instructed not to report.

- 8.10 **Leave of Absence for Maternity.** A leave of absence for maternity or disability due to maternity is a qualifying absence under the federal Family & Medical Leave Act (FMLA). For an employee requesting leave for maternity or disability due to maternity, who qualifies under FMLA, the Board's procedures for FMLA shall apply. If the leave of absence due to disability extends beyond the FMLA period of twelve weeks, an employee may use additional accrued paid leave to cover the absence.

An employee who does not qualify under FMLA may use any accrued paid leave for absence due to maternity or disability due to maternity.

Parental Leave: Eligible employees may seek twelve (12) continuous work weeks of unpaid FMLA in a 12-month period for the birth of a son or daughter and bonding with the newborn child, or the placement of a son or daughter with the employee for adoption or foster care, and bonding with the newly placed child. Eligible spouses who work for HCPS are each entitled to twelve (12) work weeks of unpaid leave in a 12-month period for aforementioned FMLA-qualifying reasons.

Family and Medical Leave Act procedures regarding adoption can be found in the HCPS Employee Handbook.

- 8.11 **Payment Of Unused Sick Leave Death Benefit.** A death benefit based upon the number of unused sick leave days will be paid to the beneficiary of an employee who has served ten (10) or more years with the school system and whose death occurs while the employee is on active duty or on an approved leave. The payment will be for up to 200 days, effective July 1, 1998, at a rate of 25% of the daily rate of pay or \$18 per day, whichever is higher.
- 8.12 **Religious Leave.** Bargaining unit member may be granted three (3) work days with pay for the observance of a religious holiday when schools are not closed and the observance of such a holiday is mandated by the member's religion. The principal or department head may contact the proper religious authority to ascertain the validity of the request. The three (3) days allowed for religious leave shall be in addition to other paid leave and shall not be cumulative.
- 8.13 **Annual Leave Death Benefit.** Payment for current and accumulated days of annual leave will be made to the Estate of an employee whose death occurs during active service or while on an approved leave of absence.

ARTICLE IX

Insurance

- 9.1 **Group Hospitalization, Dental Plan, and Life Insurance.** The Board of Education shares in the cost of a group hospitalization plan, a dental plan, and a life insurance program for employees who work twenty-five (25) or more hours a week. Effective July 1, 2015, Board contributions to all health and dental plans for employees hired or transferred into part-time positions of less than 25 hours a week will be at 50% of the Board's contribution for full-time employees identified in this article.

The Board will provide for group life insurance and for group accidental death and dismemberment insurance to eligible employees in an amount of \$8,000 or an amount that will match the individual's salary rounded to the nearest \$1,000 based upon the salary schedule, whichever is higher. This amount will not be changed during the contract year. Employees may purchase additional supplemental life, spousal, or dependent insurance at full cost (100%) to the employee. The Board will make payment of 90% of life and accidental death and dismemberment premiums for each employee who so requests, to provide coverage for the full twelve-month period commencing each July 1, and ending June 30.

The Board agrees to establish a Benefits Advisory Committee to consist of representatives of the Superintendent and each bargaining unit. Members will provide input into maintaining quality and affordable benefits. It is understood that the recommendations of the committee do not constitute negotiations and are only advisory.

The focus of this committee shall be to:

- a.) Make recommendations on cost containment strategies.
- b.) Study, discuss, and recommend possible plan design changes.
- c.) Develop strategies to educate employees regarding benefit plans.

The Benefits Advisory Committee will meet at least six (6) times per year. The committee will report to the Board on its work in public session on an annual basis.

The composition of the committee will include up to three (3) representatives appointed by and representing the Board, one (1) representative from the Association appointed by the President who is a current employee and enrolled in the HCPS health plan or the President may appoint himself/herself, one (1) representative from each of the four (4) other employee groups appointed by their President or the President may appoint himself/herself, and one (1) person representing the retired employee's association. Neither the Board's or the Association's committee representative(s) shall serve simultaneously as a member of the negotiating team.

The Association representative appointed to the committee shall be released from school duties for meetings of the committee without loss of salary whenever it is jointly decided to hold such meetings during the school day.

Operational ground rules for the Benefits Advisory Committee will be established by the members of the committee.

9.2 **Health Care Insurance.** The Board will make available for the duration of the Agreement the following health insurance programs to eligible employees who enroll in the programs:

- The HMO plan at a **94/6% premium split for FY27 and a 93/7% premium split for FY28.**
- The PPO plan (PPO Core) at an **89/11% premium split for FY27 and an 88/12% premium split for FY28.**
- The Triple Health Option plan at an **83/17% premium split for FY27 and an 81/19% premium split for FY28.**

The Board and AFSCME Agree to the following Plan Design Changes:

- **Increase the HMO plan specialist copay from \$20 to \$25.**
- **Increase the PPO plan specialist copay from \$25 to \$30.**
- **Increase the Triple Health Option plan specialist copay from \$20/\$25 to \$25/\$30 for Tiers 1 and 2.**
- **Increase the Triple Health Option plan deductible from \$50/\$50 Ind and \$100/\$100 Family to \$75/\$75 Ind and \$150/\$150 Family for Tiers 1 and 2.**

Effective July 1 through June 30, the Board will similarly make available for the duration of the Agreement to eligible employees who elect to enroll therein the choice of either the standard dental insurance plan, or the preferred provider dental plan. See Appendix A for summary of benefits.

The Board will not provide two insurance programs; e.g., Blue Cross/Blue Shield Triple Health Option plan and an HMO program; or two different HMO programs for any eligible employees or eligible members of their families. This applies to all employees and eligible members of their families whose spouses are also employees of the school system.

Effective July 1, 2023, the Board will offer all unit members a voluntary vision plan. The voluntary vision insurance benefit will be offered at full cost (100%) to the individual member.

9.3 **Flexible Spending.** The Board will make available for the duration of the Agreement the opportunity for employees, who are eligible for health insurance, to participate in a Flexible Spending Account Plan. Employees enrolled in this Plan will be allowed to contribute up to the maximum amount allowable by law for the payment of non-covered medical expenses and the maximum amount allowable by law for dependent care costs on a pre-tax basis.

9.4 **Employee Assistance Plan.** The Board shall make available to eligible employees and their eligible family members, at no cost, an Employee Assistance Plan (EAP). The EAP made available to employees shall include the following components:

General Counseling	Stress
Relationship Issues	Anxiety
Parenting Issues	Financial Issues
Grief and Loss	Childcare Issues
Addiction	Caring for an Elderly Parent

In the event the Board wishes to add or delete services or to reduce the level of services provided to employees during the term of this Agreement, the Board shall notify the Association of its desire to negotiate such changes. Employee participation in and/or referral to the EAP shall be voluntary and confidential, except as to any disclosures required by applicable law. All personal treatment records generated as a result of an eligible individual's

utilization of the EAP shall be maintained by the service provider and shall not be shared with the Board unless otherwise authorized by the eligible employee or the covered dependent, or by operation of applicable law. The contact person for the EAP services to be made available under this Agreement shall not be employed by the Board of Education.

- 9.5 **Rate of Contribution.** The Board's rate of contribution applicable to the coverage made available for life and dental insurance plans shall be 90% of the total premium. The Board's contribution to all health and dental plans for employees hired or transferred into part-time positions of less than 25 hours a week will be 50% of the Board's contribution for full-time employees identified in this article.

- 9.6 **Workers' Compensation.** All benefits provided under Maryland law for employees injured during and as a result of their work, including death, injury, hospitalization, medical and weekly disability payments, and lump sum awards, are available through a standard Workers' Compensation policy.

An employee who is injured on the job and who qualifies for weekly disability payments through Workers' Compensation will receive his or her regular salary less the amount of the disability payment for the first 20 duty days. From the 21st duty day through the 120th duty day of absence related to the same injury, one-third day of accrued sick leave will be deducted for each day compensated by Workers' Compensation to maintain the employee's full salary. At the end of the 120th duty day, the employee will receive only the Workers' Compensation benefit. When an employee exhausts his or her accrued sick leave or at the end of the 120th day, the employee will be placed on a leave of absence pending a determination regarding the employee's capability of performing his or her job. If it is determined the employee is able to perform the duties of his or her assignment, the employee will be returned to his or her job. The employee may elect to receive only Workers' Compensation benefits and not use any of his or her accrued sick leave.

All on-the-job injuries must be reported promptly to the employee's supervisor.

- 9.7 The Board may provide additional benefits to employees for which participation is voluntary. The additional benefits must be mutually agreed upon by the Board and the Association.
- 9.8 The Board will offer all unit members the ability to enroll in a voluntary pet insurance plan. The pet insurance benefit will be offered at full cost (100%) to the individual member.

ARTICLE X TRANSPORTATION

- 10.1 **Defensive Driving Course.** School bus drivers must complete a defensive driving course within eighteen (18) months of the date of their employment.
- 10.2 **Letter of Intent.** Prior to April 1, each school bus driver and each school bus attendant will submit a letter of intent to the Supervisor of Transportation stating his or her intent to continue or not to continue employment with the Harford County Public Schools, and, if desired, his or her request to be considered for a .625 FTE, .75 FTE, .875 FTE or a 1.0 FTE position.
- 10.3 **Transportation Route Assignments.** In making assignments to fill known vacancies for bus drivers and bus attendants, employees must submit a letter of intent as specified in section 10.3. Drivers and Attendants would have to indicate if they would like to be considered for a .625 FTE, .75 FTE, .875 FTE or 1.0 FTE position. A request list will be developed and maintained by the Transportation Department.

Assignments shall be made to employees provided they possess the necessary qualifications of the vacant position, they have demonstrated satisfactory work performance, and have the greatest length of continuous service to the Harford County Public Schools. Denial of requested routes will be for stated objective reasons. Once the request list is exhausted for particular routes, a vacancy notice will be posted at the designated bus lots indicating the minimum FTE position.

Positions shall be filled from the April 1 intention letter. When the April 1 list is exhausted pursuant to Article 10.4, the opening shall be filled at the discretion of the Director of Transportation. When Harford County Public Schools has a scheduled closure, drivers and attendants will receive additional compensation for time worked and are not required to use leave.

This section is not subject to the grievance procedure; however, it will be subject to the administrative appeal procedure.

10.4 **Safety Inspection.** A bus driver's and bus attendant's daily time will include a fifteen (15) minute time credit for safety inspection.

10.5 **Bus Driver Field Trip Assignments.** Drivers will be assigned to take field trips on an as needed basis beginning with any bus that is not meeting the minimum hour requirement for the assigned FTE. Transportation employees who report for a field trip assignment, and have the assignment canceled upon arrival at the site, shall be paid two hours pay at their regular hourly rate of pay.

Special education bus drivers will be assigned to take field trips which do not interfere with their daily runs in a like manner. A separate list will be maintained for special education bus drivers.

10.6 **Assignment of Additional Work.** Any Driver or Attendant that is not meeting the minimum FTE hours as required for the position will be assigned additional work that may include field trips, work experience, shuttles, community based trips, mid-days or other run assignments as needed to transport students. Should the additional work assignment not be able to be filled by a driver and attendant not meeting the minimum FTE, drivers within the geographical area will be assigned beginning with the senior available driver.

10.7 **Minimum FTE Requirements.** Additional trips, shuttles, or routes may be assigned as needed for operational efficiency. Employees are expected to work beyond the minimum hours.

ARTICLE XI Miscellaneous

11.1 **Reimbursement for Travel.** Harford County Public Schools will reimburse employees for approved transportation at the rate established by the Internal Revenue Service. All requests for transportation reimbursement must be submitted to the Assistant Superintendent for Operations for prior approval before payment can be authorized.

11.2 **Reimbursement for Job Related Courses.** The Board of Education will reimburse unit members for job-related courses or training programs. Reimbursement will be for cost of tuition not to exceed a rate of up to \$175 per credit. The number of courses to be reimbursed

will not exceed 9 credits per fiscal year. The total number of credits to be reimbursed for any employee will not exceed 39 credits. Non-credit courses or training programs will be reimbursed using semester hour conversion. (i.e. – 15 hours = 1 credit)

In order to qualify for reimbursement, all courses must be approved by the immediate supervisor and the appropriate assistant Superintendent prior to enrollment in the course. The employee must pass the course, with a "C" or better when letter grades are issued, in order to be reimbursed.

- 11.3 **Uniforms.** Appropriate uniforms are provided for custodial, maintenance, and food service employees.
- 11.4 **Food Service Special Event.** When a special event is held at a school, and food service is provided by the school system for the event, food and nutrition employees at the school who are qualified to provide the services needed will be given first preference to work the event.

JOB CLASSIFICATIONS

DATA ANALYST	Accountability
VIDEOGRAPHER	Comm/Family Outreach
CONSTRUCTION PROJECT ASSISTANT	Construction
DRAFTSPERSON – ARCHIVIST	Construction
BUILDING MANAGER – CENTRAL ADMINISTRATION BUILDING	Custodial
CHIEF CUSTODIAN LEVEL I	Custodial
CHIEF CUSTODIAN LEVEL II	Custodial
CHIEF CUSTODIAN LEVEL III	Custodial
CHIEF CUSTODIAN LEVEL IV	Custodial
CUSTODIAN I	Custodial
CUSTODIAN II	Custodial
CUSTODIAN II FULL-TIME PERMANENT FLOATER	Custodial
AUTOMATED BUILDING SYSTEMS TECHNICIAN	Facilities
AUTOMATIC SPRINKLER TECHNICIAN	Facilities
BOILER TECHNICIAN I	Facilities
BOILER TECHNICIAN II	Facilities
BUILDING EQUIPMENT MAINTENANCE I	Facilities
BUILDING EQUIPMENT MAINTENANCE II	Facilities
BUILDING OPERATIONS TECHNICIAN	Facilities
BUILDING TRADES I	Facilities
BUILDING TRADES II	Facilities
CREW CHIEF I – PAINTING	Facilities
CREW CHIEF I – ROOFING, WATERPROOFING, AND MOVING	Facilities
CREW CHIEF II – BUILDING EQUIPMENT MAINTENANCE	Facilities
CREW CHIEF II – BUILDING TRADES	Facilities
CREW CHIEF II – GROUNDS AND EQUIPMENT MAINTENANCE	Facilities
CREW CHIEF III – ELECTRICAL AND REFRIGERATION	Facilities
CREW CHIEF III – PLUMBING AND HEATING	Facilities
CUSTODIAL COORDINATOR ASSISTANT	Facilities
ELECTRICAL AND REFRIGERATION I	Facilities
ELECTRICAL AND REFRIGERATION TECHNICIAN	Facilities
ENVIRONMENTAL COMPLIANCE ASSISTANT I	Facilities
ENVIRONMENTAL COMPLIANCE COORDINATOR	Facilities
ENVIRONMENTAL COMPLIANCE COORDINATOR – WASTEWATER	Facilities
GROUNDS AND EQUIPMENT MAINTENANCE I	Facilities
GROUNDS AND EQUIPMENT MAINTENANCE II	Facilities
GROUNDS AND EQUIPMENT MAINTENANCE III	Facilities
HEATING, VENTILATION, AND AIR CONDITIONING COORDINATOR	Facilities
HEATING, VENTILATION AND AIR CONDITIONING TECHNICIAN I	Facilities
HEATING, VENTILATION AND AIR CONDITIONING TECHNICIAN II	Facilities
LOCKSMITH I	Facilities
LOCKSMITH II	Facilities
MAINTENANCE MECHANIC I	Facilities
MECHANICAL MAINTENANCE ASSISTANT	Facilities
PAINTER I	Facilities
PAINTER II	Facilities
PLUMBING AND HEATING I	Facilities
PLUMBING AND HEATING TECHNICIAN	Facilities
PREVENTATIVE MAINTENANCE TECHNICIAN	Facilities
ROOFING, WATERPROOFING AND DELIVERY I	Facilities
ROOFING, WATERPROOFING AND DELIVERY II	Facilities
SUPPLY, EQUIPMENT AND INVENTORY CONTROL	Facilities
WORK ORDER COORDINATOR	Facilities
DISTRIBUTION CENTER ASSISTANT	Purchasing
DISTRIBUTION CENTER ASSOCIATE	Purchasing
DISTRIBUTION CENTER LEAD	Food & Nutrition
FOOD AND NUTRITION COORDINATOR	Food & Nutrition
FOOD AND NUTRITION SERVICES EQUIPMENT MECHANIC I	Food & Nutrition
FOOD AND NUTRITION SERVICES EQUIPMENT MECHANIC II	Food & Nutrition
GENERAL FOOD AND NUTRITION SERVICE WORKER	Food & Nutrition
PRODUCTION CENTER ASSISTANT	Food & Nutrition
SATELLITE KITCHEN ASSISTANT	Food & Nutrition
BACKGROUND TECHNICIAN	Human Resources
LEARNING MANAGEMENT SYSTEM SPECIALIST	OTIS
APPLICATION SUPPORT ANALYST*	OTIS

ENDPOINT TECHNICIAN
PRINTER I
PRINTER II
TECHNOLOGY TECHNICIAN
TELECOMMUNICATIONS TECHNICIAN

SAFETY AND SECURITY LOGISTICS TECHNICIAN
SCHOOL SAFETY LIAISON (ON-CALL)
SCHOOL SAFETY LIAISON
SCHOOL SAFETY LIAISON FLOATER

BUS ROUTING ASSOCIATE
DISPATCHER – 10-MONTH
DISPATCHER – 12-MONTH
MECHANICAL SUPPORT TECHNICIAN
SCHOOL BUS ATTENDANT
SCHOOL BUS DRIVER
VEHICLE MECHANIC I
VEHICLE MECHANIC II

OTIS
OTIS
OTIS
OTIS
OTIS

Safety & Security
Safety & Security
Safety & Security
Safety & Security

Transportation
Transportation
Transportation
Transportation
Transportation
Transportation
Transportation
Transportation

Signatures of the negotiators who confirm the agreement reached on the above items and who recommend its total agreement for ratification by the Board of Education and the American Federation of State, County and Municipal Employees:

Representatives of the American Federation of State, County and Municipal Employees

/s/ Dan Williams, Chief Negotiator
/s/ Christina Breland
/s/ Tunisia Gannon
/s/ Tina Graf
/s/ David Kauffman
/s/ Amy Richardson
/s/ Michelle Warble

Representatives of the Board of Education of Harford County

/s/ Dr. Mae Alfree, Chief Negotiator
/s/ Danielle Bedsaul
/s/ Stephen Fantasie
/s/ Daniel Reimers
/s/ Benjamin Richardson
/s/ Kristen Sudzina

MEMORANDUM OF UNDERSTANDING

between

HARFORD COUNTY PUBLIC SCHOOLS

and

AMERICAN FEDERATION OF STATE, COUNTY AND MUNICIPAL EMPLOYEES

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the American Federation of State, County and Municipal Employees (AFSCME) Local 2471/Council 3 (Association).

Harford County Public Schools has entered into an MOU with Coppin State University (CSU) to provide financial support to up to twenty HCPS employees who apply to join the program to become special education teachers. This benefit is beyond the negotiated tuition benefits outlined in the AFSCME Negotiated Agreement which provides tuition reimbursement assistance incentives and other work-related benefits to current Harford County Public Schools (HCPS) employees who are represented by American Federation of State, County and Municipal Employees (AFSCME). The purpose of providing these benefits is to support program participants as they complete a special education teacher certification program with the ultimate goal of receiving their teacher certification in special education and returning to work in a Harford County Public School.

Program Guidelines & Priorities:

*Any AFSCME employee with an Associate's Degree or at least 60 college credits may apply for the Special Educators Qualified to Uplift Exceptional Learners (SEQUEL) project which will be open to twenty HCPS employees and will provide full tuition and fees, books, a laptop, transportation to CSU's campus, and a \$500 to \$1,000 stipend payable each semester, as determined by the grant. The first cohort of ten employees will begin with the 2024 Fall Semester and the second semester of ten employees will begin at a later date identified within the five-year grant award period.

*In order to be approved for consideration under this program, the employee must meet all of the following requirements:

- A. Be holding an Associate's Degree or have 60 college credits to transfer into CSU to complete their B.A. in Special Education teacher certification program.
- B. Be able to participate in a two-to-three-year program that consists of face-to-face classes on the campus of CSU. (Transportation will be provided to employees selected to the program).
- C. Pass the course with a grade of "C" or better. If "Pass" or "Satisfactory" grade is given, provide verification from the college/university that the grade is comparable to "C" or better.
- D. Commit to completing student internship requirements in a Harford County Public School.
- E. Sign an agreement to reimburse the amount of benefits received through tuition, fees, books, and stipends, if the employee fails to complete the program.

*Individuals accepted into the program will also be eligible to apply for up to 12 consecutive weeks of **paid** leave to complete the formal student internship within a Harford County Public School unless HCPS is unable to meet placement requirements. Individuals are eligible for this paid leave opportunity only once during their employment with HCPS. Individuals approved for this special paid leave status will also continue to receive service credit that will be applied to the Maryland State Retirement System.

*If offered a certificated teaching position within HCPS, the employee will commit to employment with HCPS for 3 years as a teacher in a special education position. Any individual who is offered employment and terminates employment on their own accord with HCPS prior to the conclusion of the 3-year commitment, will be required to pay HCPS the difference paid in tuition reimbursement that was granted during participation in the program. HCPS has the right to deduct, directly from the employee's salary, the differential owed back to HCPS in their final compensation, if applicable.

This agreement expires on June 30, 2029.

For AFSCME


Jo Riedel (Jun 11, 2024 15:47 EDT)

06/11/24

Tunisia Gannon
Tunisia Gannon (Jun 12, 2024 08:59 EDT)

06/12/24

For the Board of Education

C. Mae Alfree, Ed.D.
C. Mae Alfree, Ed.D. (Jun 12, 2024 09:37 EDT)

06/12/24


Benjamin Richardson (Jun 12, 2024 09:21 EDT)

06/12/24

MEMORANDUM OF UNDERSTANDING
BETWEEN
THE HARFORD COUNTY BOARD OF EDUCATION
AND
THE AMERICAN FEDERATION OF STATE, COUNTY, AND MUNICIPAL EMPLOYEES

This Memorandum of Understanding constitutes an agreement between the Harford County Board of Education and the American Federation of State, County, and Municipal Employees (AFSCME) Local 2471/Council 3.

Should the Board of Education implement a 4-day work week for the summer of 2026, the following conditions will be applied:

- Effective no later than Monday, June 22, 2026, and ending Friday, August 14, 2026, employees will work a 4-day work schedule.
- Harford County Public Schools will be in operation Monday through Thursday, except when adjustments need to be made on a building-by-building basis to coordinate project requirements involving outside contractors who may need access to the buildings on Fridays.
- **HCPS Schools & Offices will be closed on Tuesday, June 23, 2026 for Election Day and Thursday, July 2, 2026, in observance of Independence Day.**
- All staff will work a standard 10-hour day.
- Each shift includes a 60-minute duty-free lunch.
- Each shift includes two 15-minute breaks – one break to be taken in the morning and one break to be taken in the afternoon.

Employees will consult with his/her supervisor to establish a lunch and break schedule that ensures appropriate coverage within the department/building. Adjustments to the above listed parameters of the 4-day summer work schedule should be addressed with the employee's immediate supervisor.

When operationally possible, administrators and supervisors are encouraged to be flexible with employees requesting alternative schedules. This expectation will be communicated with administrators and supervisors prior to the implementation of the 4-day summer work schedule.

AFSCME Representative(s)

Dan Williams 02/20/2026
Dan Williams (Feb 20, 2026 11:57:38 EST)

Tunisia Gannon 02/20/2026
Tunisia Gannon (Feb 20, 2026 12:24:11 EST)

Board Representative(s)

C. Mae Alfree, Ed.D. 02/20/2026
C. Mae Alfree, Ed.D. (Feb 20, 2026 13:57:07 EST)

B.R.L. 02/20/2026
Benjamin Richardson (Feb 20, 2026 12:25:35 EST)

MEMORANDUM OF UNDERSTANDING

between

HARFORD COUNTY PUBLIC SCHOOLS

and

AMERICAN FEDERATION OF STATE, COUNTY AND MUNICIPAL EMPLOYEES

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the American Federation of State, County and Municipal Employees (AFSCME) Local 2471/Council 3 (Association).

Upon the agreement on the 2026-2027 market adjustment, HCPS will agree to enter into a MOU that affords AFSCME the following items:

1. Budget Impact Advisory Opportunity.

Agree that moving forward the Board and AFSCME shall expand the Association Leadership meetings to provide the time and the opportunity for agenda items directly related to Budget Impacts to be reviewed and discussed. The Association president may select two-unit members to participate in the budget portion of the Association Leadership meeting.

2. 2026-2027 Duty Calendar

The 2026-2027 Duty Calendar will be reduced by one day identified as April 9, 2027. This will be a non-duty day reducing the 12-month work year to 259 days and the 10-month work year to 189 days, with no reduction in compensation.

For AFSCME



Dan Williams (Jun 29, 2026 16:50:41 EDT)

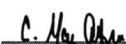
06/29/2026



Tunisia Gannon (Jun 29, 2026 16:53:11 EDT)

06/29/2026

For the Board of Education



C. Mae Alfre Ed.D. (Jun 29, 2026 20:46:15 EDT)

06/29/2026



06/29/2026

MEMORANDUM OF UNDERSTANDING

between

HARFORD COUNTY PUBLIC SCHOOLS

and

AMERICAN FEDERATION OF STATE, COUNTY AND MUNICIPAL EMPLOYEES

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the American Federation of State, County and Municipal Employees (AFSCME) Local 2471/Council 3 (Association).

Effective July 1, 2026, HCPS shall apply a two percent (2%) market adjustment to all AFSCME salary schedules. The negotiated cost-of-living adjustment (COLA) for Fiscal Year 2027 shall be applied before the salary schedules are revised to reflect the 2% market adjustment.

For AFSCME

Dan Williams

Dan Williams (Jun 29, 2026 16:49:27 EDT)

06/29/2026

Tunisia Gannon

Tunisia Gannon (Jun 30, 2026 08:51:02 EDT)

06/30/2026

For the Board of Education

C. Mae Alfree, Ed.D.

C. Mae Alfree, Ed.D. (Jun 30, 2026 09:56:46 EDT)

06/30/2026

B. Rich

06/30/2026

MEMORANDUM OF UNDERSTANDING
between
HARFORD COUNTY PUBLIC SCHOOLS
and
AMERICAN FEDERATION OF STATE, COUNTY AND MUNICIPAL EMPLOYEES

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the American Federation of State, County and Municipal Employees (AFSCME) Local 2471/Council 3 (Association).

The Growing Exceptional Teachers More (GET More) Program is a program that provides tuition reimbursement assistance incentives and other work-related benefits to current Harford County Public Schools (HCPS) employees who are represented by American Federation of State, County and Municipal Employees (AFSCME) Local 2471/Council 3. The purpose of providing these benefits is to support program participants as they complete a teacher certification program, with the ultimate goal of receiving their teacher certification and returning to work as a public school teacher right here in Harford County Public Schools.

Individuals who get certified in special education and are offered employment as a special education teacher for HCPS will receive a step increase on the salary schedule and placed on step B at the time of hire.

Program Guidelines & Priorities:

*An AFSCME employee with at least one year experience, or a former HCPS TAM student with 6 months of experience, who enrolls in a teacher certification program may be entitled to receive the equivalent of the negotiated tuition reimbursement rate for certificated instructional staff. (Currently \$300 per graduate credit hour). Submission of a GET More application does not guarantee acceptance into the program. All applications are subject to a review and approval process, which may include a screening interview with Human Resources. Acceptance may be limited to applicants who demonstrate the greatest potential for success in the program. Advanced approval into the GET More program is required by the Human Resources Department. *The selected teacher certification program must be from a regionally accredited institution.*

*In order to be approved for the additional per credit hour reimbursement, the employee must complete all of the following requirements:

- A. Be approved in advance for a qualified teacher certification program from a regionally accredited educational institution. Please provide proof of enrollment or acceptance into selected program with completed application.
- B. Submit a completed GET More application, which should include unofficial transcripts from previous institutions (if applicable), a résumé highlighting your professional experience working with children and diverse populations, and the names of two references—one from a building administrator or current supervisor, and the other from a principal, assistant principal, current teacher, or a teacher that the applicant has previously worked with. A recommendation form will be emailed directly to each recommender.

- C. Pass the course with a grade of "C" or better. If "Pass" or "Satisfactory" grade is given, provide verification from the college/university that the grade is comparable to "C" or better.
- D. Submit required documentation for reimbursement (official transcripts, itemized receipts, and tuition reimbursement form).
- E. Commit to completing student internship requirements in a Harford County Public School.

*Individuals accepted into the program will also be eligible to apply for up to 12 consecutive weeks of paid leave to complete a formal University or College student internship within a Harford County Public School unless HCPS is unable to meet placement requirements. All University program requirements must not exceed the allowable benefit. Individuals are eligible for this paid leave opportunity only once during their employment with HCPS. Individuals approved for this special paid leave status will also continue to receive service credit that will be applied to the Maryland State Retirement System.

*If offered a certificated teaching position within HCPS, the employee will commit to employment with HCPS for 3 years as a teacher in a critical needs area. Any individual who is offered employment and terminates employment on their own accord with HCPS prior to the conclusion of the 3-year commitment will be required to pay HCPS the difference paid in tuition reimbursement that was granted during participation in the program. HCPS has the right to deduct directly from the employee's salary the differential owed back to HCPS in their final compensation, if applicable.

Questions regarding the GET More Program can be sent to Maranda.Scott@hcps.org.

This agreement expires on June 30, 2027.

For AFSCME

Tunisia Gannon

Tunisia Gannon (Aug 25, 2026 16:28:10 EDT)

08/25/2026

For the Board of Education

Barbara Packer

08/26/2026

Harford County Public Schools
Salary Schedule for Bus Drivers (182 Days)
FY27 - Effective July 1, 2026

STEP	5 Hours	6 Hours	7 Hours	8 Hours	True Hourly Rate
1	\$20,997	\$25,196	\$29,395	\$33,594	\$23.07
2	\$21,631	\$25,957	\$30,283	\$34,609	\$23.77
3	\$22,274	\$26,729	\$31,184	\$35,639	\$24.48
4	\$22,947	\$27,536	\$32,125	\$36,715	\$25.22
5	\$23,629	\$28,355	\$33,081	\$37,806	\$25.97
6	\$24,350	\$29,220	\$34,090	\$38,960	\$26.76
7	\$25,080	\$30,096	\$35,112	\$40,128	\$27.56
8	\$25,829	\$30,995	\$36,161	\$41,327	\$28.38
9	\$26,598	\$31,918	\$37,237	\$42,557	\$29.23
10	\$27,396	\$32,875	\$38,354	\$43,834	\$30.11
11	\$27,530	\$33,036	\$38,542	\$44,048	\$30.25
12	\$27,674	\$33,209	\$38,744	\$44,279	\$30.41
13	\$27,809	\$33,371	\$38,933	\$44,494	\$30.56
14	\$27,943	\$33,532	\$39,120	\$44,709	\$30.71
15	\$28,088	\$33,706	\$39,323	\$44,941	\$30.87
16	\$28,232	\$33,878	\$39,524	\$45,171	\$31.02
17	\$28,376	\$34,051	\$39,727	\$45,402	\$31.18
18	\$28,520	\$34,224	\$39,928	\$45,632	\$31.34
19	\$28,654	\$34,385	\$40,116	\$45,847	\$31.49
20	\$28,798	\$34,558	\$40,318	\$46,077	\$31.65
21	\$28,943	\$34,732	\$40,521	\$46,309	\$31.81
22	\$29,088	\$34,905	\$40,722	\$46,539	\$31.96
23	\$29,241	\$35,089	\$40,937	\$46,785	\$32.13
24	\$29,384	\$35,261	\$41,138	\$47,015	\$32.29
25	\$29,519	\$35,423	\$41,327	\$47,230	\$32.44
26	\$29,673	\$35,608	\$41,543	\$47,477	\$32.61
27	\$29,827	\$35,792	\$41,758	\$47,723	\$32.78
28	\$29,971	\$35,965	\$41,960	\$47,954	\$32.94
29	\$30,125	\$36,150	\$42,175	\$48,200	\$33.10
30	\$30,279	\$36,335	\$42,391	\$48,446	\$33.27

Original

Harford County Public Schools
Salary Schedule for Bus Attendants (182 Days)
FY27 - Effective July 1, 2026

STEP	5 Hours	6 Hours	7 Hours	8 Hours	True Hourly Rate
1	\$15,625	\$18,750	\$21,875	\$25,000	\$17.17
2	\$16,096	\$19,315	\$22,534	\$25,753	\$17.69
3	\$16,586	\$19,903	\$23,220	\$26,537	\$18.23
4	\$17,067	\$20,480	\$23,893	\$27,306	\$18.75
5	\$17,585	\$21,102	\$24,619	\$28,135	\$19.32
6	\$18,113	\$21,736	\$25,359	\$28,981	\$19.90
7	\$18,662	\$22,394	\$26,126	\$29,858	\$20.51
8	\$19,218	\$23,062	\$26,906	\$30,749	\$21.12
9	\$19,795	\$23,754	\$27,713	\$31,672	\$21.75
10	\$20,382	\$24,458	\$28,534	\$32,610	\$22.40
11	\$20,535	\$24,642	\$28,749	\$32,856	\$22.57
12	\$20,669	\$24,803	\$28,937	\$33,071	\$22.71
13	\$20,813	\$24,976	\$29,139	\$33,301	\$22.87
14	\$20,958	\$25,149	\$29,341	\$33,532	\$23.03
15	\$21,112	\$25,334	\$29,556	\$33,778	\$23.20
16	\$21,256	\$25,507	\$29,758	\$34,009	\$23.36
17	\$21,409	\$25,691	\$29,973	\$34,255	\$23.53
18	\$21,553	\$25,864	\$30,175	\$34,486	\$23.69
19	\$21,708	\$26,049	\$30,390	\$34,732	\$23.85
20	\$21,861	\$26,233	\$30,605	\$34,977	\$24.02
21	\$21,995	\$26,394	\$30,794	\$35,193	\$24.17
22	\$22,139	\$26,567	\$30,995	\$35,423	\$24.33
23	\$22,274	\$26,729	\$31,184	\$35,639	\$24.48
24	\$22,438	\$26,925	\$31,413	\$35,900	\$24.66
25	\$22,582	\$27,098	\$31,614	\$36,130	\$24.81
26	\$22,725	\$27,270	\$31,815	\$36,360	\$24.97
27	\$22,870	\$27,444	\$32,018	\$36,593	\$25.13
28	\$23,024	\$27,629	\$32,233	\$36,838	\$25.30
29	\$23,168	\$27,801	\$32,435	\$37,068	\$25.46
30	\$23,321	\$27,985	\$32,650	\$37,314	\$25.63

Original

Harford County Public Schools
Salary Schedule for Food Service Employees
FY27 - Effective July 1, 2026

STEP	General Worker			Satellite Kitchen Assistant		Production Center Assistant
	3.0 Hours	3.5 Hours	6.0 Hours	6.0 Hours	7.0 Hours	6.0 Hours
1	\$10,110	\$11,795	\$20,220	\$24,913	\$29,065	\$25,342
2	\$10,413	\$12,149	\$20,826	\$25,662	\$29,939	\$26,104
3	\$10,725	\$12,512	\$21,449	\$26,430	\$30,835	\$26,886
4	\$11,047	\$12,888	\$22,094	\$27,182	\$31,712	\$27,691
5	\$11,379	\$13,275	\$22,757	\$27,997	\$32,664	\$28,564
6	\$11,721	\$13,674	\$23,441	\$28,836	\$33,642	\$29,378
7	\$12,073	\$14,085	\$24,145	\$29,703	\$34,653	\$30,260
8	\$12,435	\$14,507	\$24,869	\$30,593	\$35,692	\$31,167
9	\$12,807	\$14,942	\$25,614	\$31,509	\$36,761	\$32,103
10	\$13,191	\$15,390	\$26,382	\$32,455	\$37,865	\$33,065
11	\$13,294	\$15,510	\$26,588	\$32,662	\$38,106	\$33,272
12	\$13,398	\$15,630	\$26,795	\$32,868	\$38,347	\$33,479
13	\$13,501	\$15,751	\$27,002	\$33,075	\$38,588	\$33,686
14	\$13,605	\$15,873	\$27,210	\$33,282	\$38,830	\$33,894
15	\$13,709	\$15,993	\$27,417	\$33,489	\$39,071	\$34,101
16	\$13,812	\$16,114	\$27,624	\$33,698	\$39,314	\$34,307
17	\$13,916	\$16,235	\$27,831	\$33,905	\$39,555	\$34,514
18	\$14,019	\$16,356	\$28,038	\$34,112	\$39,797	\$34,721
19	\$14,122	\$16,475	\$28,243	\$34,319	\$40,038	\$34,927
20	\$14,225	\$16,596	\$28,450	\$34,525	\$40,279	\$35,134
21	\$14,329	\$16,717	\$28,658	\$34,732	\$40,520	\$35,342
22	\$14,433	\$16,838	\$28,865	\$34,939	\$40,762	\$35,549
23	\$14,536	\$16,959	\$29,072	\$35,147	\$41,004	\$35,755
24	\$14,640	\$17,079	\$29,279	\$35,353	\$41,245	\$35,962
25	\$14,743	\$17,200	\$29,485	\$35,560	\$41,486	\$36,169
26	\$14,846	\$17,320	\$29,691	\$35,767	\$41,728	\$36,375
27	\$14,949	\$17,441	\$29,898	\$35,973	\$41,968	\$36,582
28	\$15,053	\$17,562	\$30,106	\$36,180	\$42,209	\$36,790
29	\$15,157	\$17,683	\$30,313	\$36,388	\$42,452	\$36,997
30	\$15,260	\$17,803	\$30,520	\$36,595	\$42,694	\$37,204

Original

NOTE: Salaries for personnel who work less than the listed number of hours are prorated accordingly.

Harford County Public Schools Salary Schedule for Twelve Month AFSCME Employees FY27 - Effective July 1, 2026													
STEP	GRADE 1	GRADE 2	GRADE 3	GRADE 4	GRADE 5	GRADE 6	GRADE 7	GRADE 8	GRADE 9	GRADE 10	GRADE 11	GRADE 12	
1	\$34,770	\$37,235	\$39,692	\$42,154	\$45,105	\$48,066	\$51,002	\$53,957	\$57,399	\$60,847	\$64,287	\$67,733	
2	\$35,814	\$38,351	\$40,883	\$43,420	\$46,459	\$49,508	\$52,531	\$55,576	\$59,120	\$62,674	\$66,216	\$69,765	
3	\$36,887	\$39,501	\$42,111	\$44,722	\$47,853	\$50,994	\$54,107	\$57,243	\$60,895	\$64,551	\$68,201	\$71,858	
4	\$37,995	\$40,688	\$43,374	\$46,063	\$49,288	\$52,523	\$55,731	\$58,960	\$62,721	\$66,489	\$70,247	\$74,014	
5	\$39,135	\$41,909	\$44,674	\$47,445	\$50,766	\$54,098	\$57,402	\$60,729	\$64,602	\$68,484	\$72,355	\$76,234	
6	\$40,309	\$43,166	\$46,015	\$48,869	\$52,290	\$55,722	\$59,124	\$62,551	\$66,541	\$70,538	\$74,526	\$78,520	
7	\$41,517	\$44,460	\$47,396	\$50,335	\$53,858	\$57,394	\$60,899	\$64,428	\$68,538	\$72,655	\$76,762	\$80,876	
8	\$42,764	\$45,794	\$48,816	\$51,844	\$55,474	\$59,115	\$62,725	\$66,360	\$70,593	\$74,835	\$79,064	\$83,302	
9	\$44,046	\$47,169	\$50,281	\$53,401	\$57,139	\$60,890	\$64,608	\$68,351	\$72,712	\$77,079	\$81,436	\$85,802	
10	\$45,368	\$48,583	\$51,791	\$55,003	\$58,853	\$62,715	\$66,545	\$70,403	\$74,892	\$79,391	\$83,877	\$88,376	
11	\$46,048	\$49,311	\$52,567	\$55,828	\$59,736	\$63,656	\$67,543	\$71,458	\$76,015	\$80,583	\$85,137	\$89,701	
12	\$46,739	\$50,051	\$53,355	\$56,664	\$60,632	\$64,611	\$68,557	\$72,529	\$77,156	\$81,792	\$86,413	\$91,047	
13	\$47,440	\$50,802	\$54,156	\$57,515	\$61,541	\$65,560	\$69,584	\$73,617	\$78,313	\$83,017	\$87,710	\$92,412	
14	\$48,151	\$51,564	\$54,968	\$58,378	\$62,465	\$66,563	\$70,629	\$74,723	\$79,487	\$84,264	\$89,026	\$93,798	
15	\$48,874	\$52,338	\$55,792	\$59,254	\$63,400	\$67,562	\$71,688	\$75,843	\$80,679	\$85,527	\$90,362	\$95,206	Original

Harford County Public Schools
Salary Schedule for Twelve Month AFSCME Employees
(Second Shift)
FY27 - Effective July 1, 2026

STEP	GRADE 1	GRADE 2	GRADE 3	GRADE 4	GRADE 5	GRADE 6	GRADE 7	GRADE 8	GRADE 9	GRADE 10	GRADE 11	GRADE 12
1	\$35,602	\$38,067	\$40,524	\$42,986	\$45,937	\$48,898	\$51,834	\$54,789	\$58,231	\$61,679	\$65,119	\$68,565
2	\$36,646	\$39,183	\$41,715	\$44,252	\$47,291	\$50,340	\$53,363	\$56,408	\$59,952	\$63,506	\$67,048	\$70,597
3	\$37,719	\$40,333	\$42,943	\$45,554	\$48,685	\$51,826	\$54,939	\$58,075	\$61,727	\$65,383	\$69,033	\$72,690
4	\$38,827	\$41,520	\$44,206	\$46,895	\$50,120	\$53,355	\$56,563	\$59,792	\$63,553	\$67,321	\$71,079	\$74,846
5	\$39,967	\$42,741	\$45,506	\$48,277	\$51,598	\$54,930	\$58,234	\$61,561	\$65,434	\$69,316	\$73,187	\$77,066
6	\$41,141	\$43,998	\$46,847	\$49,701	\$53,122	\$56,554	\$59,966	\$63,383	\$67,373	\$71,370	\$75,358	\$79,352
7	\$42,349	\$45,292	\$48,228	\$51,167	\$54,690	\$58,226	\$61,731	\$65,260	\$69,370	\$73,487	\$77,594	\$81,708
8	\$43,596	\$46,626	\$49,648	\$52,676	\$56,306	\$59,947	\$63,557	\$67,192	\$71,425	\$75,667	\$79,896	\$84,134
9	\$44,878	\$48,001	\$51,113	\$54,233	\$57,971	\$61,722	\$65,440	\$69,183	\$73,544	\$77,911	\$82,268	\$86,634
10	\$46,200	\$49,415	\$52,623	\$55,835	\$59,685	\$63,547	\$67,377	\$71,235	\$75,724	\$80,223	\$84,709	\$89,208
11	\$46,880	\$50,143	\$53,399	\$56,660	\$60,568	\$64,488	\$68,375	\$72,290	\$76,847	\$81,415	\$85,969	\$90,533
12	\$47,571	\$50,883	\$54,187	\$57,496	\$61,464	\$65,443	\$69,389	\$73,361	\$77,988	\$82,624	\$87,245	\$91,879
13	\$48,272	\$51,634	\$54,988	\$58,347	\$62,373	\$66,412	\$70,416	\$74,449	\$79,145	\$83,849	\$88,542	\$93,244
14	\$48,983	\$52,396	\$55,800	\$59,210	\$63,297	\$67,395	\$71,461	\$75,555	\$80,319	\$85,096	\$89,858	\$94,630
15	\$49,706	\$53,170	\$56,624	\$60,086	\$64,232	\$68,394	\$72,520	\$76,675	\$81,511	\$86,359	\$91,194	\$96,038

Original

Shift Differential: Employees who work second shift will receive a forty-cents per hour differential.

Harford County Public Schools
Salary Schedule for Ten Month AFSCME Employees
FY27 - Effective July 1, 2026

STEP GRADE	
1	\$41,944
2	\$43,203
3	\$44,500
4	\$45,835
5	\$47,210
6	\$48,627
7	\$50,085
8	\$51,588
9	\$53,134
10	\$54,728
11	\$55,551
12	\$56,383
13	\$57,230
14	\$58,088
15	\$58,959

Original

**Harford County Public Schools
Salary Schedule for Ten Month
School Safety Liaisons
FY27 - Effective July 1, 2026**

STEP GRADE	
1	\$41,944
2	\$43,203
3	\$44,500
4	\$45,835
5	\$47,210
6	\$48,627
7	\$50,085
8	\$51,588
9	\$53,134
10	\$54,728
11	\$55,551
12	\$56,383
13	\$57,230
14	\$58,088
15	\$58,959

Original

Harford County Public Schools
Salary Schedule for Ten Month Transportation Dispatcher (182 Days)
FY27- Effective July 1, 2026

STEP GRADE	
1	\$35,702
2	\$36,237
3	\$36,781
4	\$37,332
5	\$37,892
6	\$38,461
7	\$39,038
8	\$39,623
9	\$40,217
10	\$40,822
11	\$41,432
12	\$42,054
13	\$42,684
14	\$43,324
15	\$43,974

Original



Harford County Board of Education Medical Benefits Options

Effective for Plan Year July 1, 2026 – June 30, 2027

Benefit Plan Resources

For the most current information, please consult the providers' websites or contact Member Services:

Important Resources	Member Services Telephone Number	Web or Claims Mailing Address	
CareFirst BlueCross BlueShield Medical Claims	866-263-9477	carefirst.com	Mailroom Administrator PO Box 14115 Lexington, KY 40512
Mental and Behavioral Health	800-245-7013	carefirst.com/mentalhealth	
CVS Caremark and Mail Order Pharmacy	800-241-3371	carefirst.com/rx	
CareFirst Dental and Vision	Vision: 800-783-5602 Dental: 866-891-2802	carefirst.com	Mailroom Administrator PO Box 14115 Lexington, KY 40512
Flexible Benefit Administrators, Inc. (FBA)	800-437-3539	flex-admin.com https://fba.wealthcareportal.com	
Acentra Health	866-795-5701	EAPHelplink.com ; company code-HCPS	
State Retirement Agency	800-492-5909	sra.maryland.gov	
Lincoln Financial Tax Deferred Compensation Plan (457b) (403b)	800-234-3500 Press "0"	hcps.org/departments/humanresources/benefits/retirement.aspx lincolffinancial.com	
Harford County Public Schools Benefits Office	410-588-5275	www.hcps.org/departments/HumanResources/benefits@hcps.org	
Employee Incentives		https://hcps365.sharepoint.com/sites/HumanResources/Staffing/RecruitmentandRetention/default.aspx	

Medical, Dental and Vision Deductions— Active Employees

Plan	Total Annual Premium	Employee Monthly Premium at 100%	BOE % of Annual Cost	Employee % of Annual Cost	Biweekly Payroll Deduction 22 Pay Deductions for ALL Employees Your Bi-Weekly Deduction
Medical Insurance Rates					
CareFirst BlueChoice HMO			94%	6%	
Individual	\$8,971.75	\$747.65	\$8,433.45	\$538.31	\$24.47
Parent & Child	\$17,719.17	\$1,476.60	\$16,656.02	\$1,063.15	\$48.33
Employee & Spouse	\$21,183.45	\$1,765.29	\$19,912.44	\$1,271.01	\$57.77
Family	\$26,094.94	\$2,174.58	\$24,529.25	\$1,565.70	\$71.17
Carefirst Preferred Provider Core Plan			89%	11%	
Individual	\$9,623.78	\$801.98	\$8,565.16	\$1,058.62	\$48.12
Parent & Child	\$20,924.41	\$1,743.70	\$18,622.72	\$2,301.68	\$104.62
Employee & Spouse	\$24,752.63	\$2,062.72	\$22,029.84	\$2,722.79	\$123.76
Family	\$26,843.55	\$2,236.96	\$23,890.76	\$2,952.79	\$134.22
CareFirst Triple Option			83%	17%	
Individual	\$11,869.08	\$989.09	\$9,851.34	\$2,017.74	\$91.72
Parent & Child	\$25,806.23	\$2,150.52	\$21,419.17	\$4,387.06	\$199.41
Employee & Spouse	\$30,527.99	\$2,544.00	\$25,338.23	\$5,189.76	\$235.90
Family	\$33,104.17	\$2,758.68	\$27,476.46	\$5,627.71	\$255.80
Dental Insurance Rates					
CareFirst Standard			90%	10%	
Individual	\$307.43	\$25.62	\$276.69	\$30.74	\$1.40
Parent & Child	\$505.43	\$42.12	\$454.89	\$50.54	\$2.30
Employee & Spouse	\$647.46	\$53.96	\$582.71	\$64.75	\$2.94
Family	\$944.33	\$78.69	\$849.90	\$94.43	\$4.29
CareFirst Comprehensive			90%	10%	
Individual	\$419.23	\$34.94	\$377.31	\$41.92	\$1.91
Parent & Child	\$688.25	\$57.35	\$619.42	\$68.82	\$3.13
Employee & Spouse	\$882.55	\$73.55	\$794.30	\$88.26	\$4.01
Family	\$1,286.60	\$107.22	\$1,157.94	\$128.66	\$5.85
Vision Insurance Rates					
CareFirst BlueVision Plus			0%	100%	
Individual	\$50.76	\$4.23	\$0.00	\$50.76	\$2.31
Parent & Child	\$93.96	\$7.83	\$0.00	\$93.96	\$4.27
Employee & Spouse	\$116.76	\$9.73	\$0.00	\$116.76	\$5.31
Family	\$154.32	\$12.86	\$0.00	\$154.32	\$7.01

Premium deductions will begin the first pay for all staff of the 2026-2027 school year, and coverage will be effective July 1, 2026. New hire's coverage will start on the first day of the month following the hire date and enrollment in the plan. Deductions will begin with the first pay of the month following the date of hire and enrollment in the plan.

Medical, Dental and Vision Deductions— Active Part Time

Hired or transferred to a PT position of less than 25 hours per week on or after 7/1/2013

Plan	Total Annual Premium	Employee Monthly Premium at 100%	BOE % of Annual Cost	Employee % of Annual Cost	Biweekly Payroll Deduction 22 Pay Deductions for ALL Employees Your Bi-Weekly Deduction
Medical Insurance Rates					
CareFirst BlueChoice HMO			47%	53%	
Individual	\$8,971.75	\$747.65	\$4,216.72	\$4,755.03	\$216.14
Parent & Child	\$17,719.17	\$1,476.60	\$8,328.01	\$9,391.16	\$426.87
Employee & Spouse	\$21,183.45	\$1,765.29	\$9,956.22	\$11,227.23	\$510.33
Family	\$26,094.94	\$2,174.58	\$12,264.62	\$13,830.32	\$628.65
Carefirst Preferred Provider Core Plan			44.5%	55.5%	
Individual	\$9,623.78	\$801.98	\$4,282.58	\$5,341.20	\$242.78
Parent & Child	\$20,924.41	\$1,743.70	\$9,311.36	\$11,613.05	\$527.87
Employee & Spouse	\$24,752.63	\$2,062.72	\$11,014.92	\$13,737.71	\$624.44
Family	\$26,843.55	\$2,236.96	\$11,945.38	\$14,898.17	\$677.19
CareFirst Triple Option			41.5%	58.5%	
Individual	\$11,869.08	\$989.09	\$4,925.67	\$6,943.41	\$315.61
Parent & Child	\$25,806.23	\$2,150.52	\$10,709.59	\$15,096.65	\$686.21
Employee & Spouse	\$30,527.99	\$2,544.00	\$12,669.12	\$17,858.87	\$811.77
Family	\$33,104.17	\$2,758.68	\$13,738.23	\$19,365.94	\$880.27
Dental Insurance Rates					
CareFirst Standard			45.0%	55.0%	
Individual	\$307.43	\$25.62	\$138.34	\$169.09	\$7.69
Parent & Child	\$505.43	\$42.12	\$227.44	\$277.99	\$12.64
Employee & Spouse	\$647.46	\$53.96	\$291.36	\$356.10	\$16.19
Family	\$944.33	\$78.69	\$424.95	\$519.38	\$23.61
CareFirst Comprehensive			45.0%	55.0%	
Individual	\$381.12	\$31.76	\$171.50	\$209.62	\$10.48
Parent & Child	\$625.68	\$52.14	\$281.56	\$344.12	\$17.21
Employee & Spouse	\$802.32	\$66.86	\$361.04	\$441.28	\$22.06
Family	\$1,169.64	\$97.47	\$526.34	\$643.30	\$32.17
Vision Insurance Rates					
CareFirst BlueVision Plus			0%	100%	
Individual	\$50.76	\$4.23	\$0.00	\$50.76	\$2.31
Parent & Child	\$93.96	\$7.83	\$0.00	\$93.96	\$4.27
Employee & Spouse	\$116.76	\$9.73	\$0.00	\$116.76	\$5.31
Family	\$154.32	\$12.86	\$0.00	\$154.32	\$7.01

Premium deductions will begin the first pay for all staff of the 2026-2027 school year, and coverage will be effective July 1, 2026. New hire's coverage will start on the first day of the month following the hire date and enrollment in the plan. Deductions will begin with the first pay of the month following the date of hire and enrollment in the plan.

Medical Benefits Comparison Chart

The Benefits	BlueChoice HMO Open Access BlueChoice Providers	CareFirst BlueCross BlueShield Preferred Provider Organization	
		In-network BlueCross BlueShield PPO Providers	Out-of-network Participating and Non-participating Providers
DEDUCTIBLE—CONTRACT YEAR JULY 1–JUNE 30	\$150 Individual / \$300 Family aggregate (Deductible applies to all services unless otherwise noted; does not apply to Rx benefits)	\$150 Individual / \$300 Family aggregate (Deductible applies to all services unless otherwise noted; does not apply to Rx benefits)	\$350 Individual / \$700 Family aggregate (Deductible applies to all services unless otherwise noted; does not apply to Rx benefits)
MEDICAL OUT-OF-POCKET MAXIMUM	\$6,600 Individual/\$13,200 Family (integrated with Rx out-of-pocket maximum)	\$2,400 Individual / \$4,800 Family (combined in- and out-of-network)	
LIFETIME MAXIMUM	Unlimited	Unlimited	
HOSPITAL			
Hospital Room/Semi-Private*	100% AB	90% AB	70% AB
Skilled Nursing Facility*	100% AB (limited to 60 days/contract year)	90% AB	70% AB
Inpatient Rehabilitation*	100% AB (limited to 90 days/contract year)	90% AB	70% AB
Outpatient Surgery	100% AB	90% AB	70% AB
Emergency Care**	Emergency Room—\$75 copay (waived if admitted); Urgent Care Center—\$35 copay	Emergency Room—\$100 copay (no deductible—waived if admitted); Urgent Care Center—\$25 copay (no deductible)	Emergency Room—\$100 copay (no deductible—waived if admitted); Urgent Care Center—70% AB
PHYSICIAN SERVICES			
Surgeon	100% AB	90% AB	70% AB
Assistant Surgeon	100% AB	90% AB	Paid as in-network
Anesthesiologist	100% AB	90% AB	Paid as in-network
In-Hospital Medical	100% AB	90% AB	70% AB
MEDICAL SERVICES			
Office Visits	\$15 PCP/\$25 Specialist copay	\$20 PCP / \$30 Specialist copay (no deductible)	70% AB
Outpatient Facility	100% AB	100% AB	70% AB
Outpatient Physician	\$15 PCP/\$25 Specialist copay	\$30 copay	70% AB
Diagnostic X-rays	100% AB	90% AB	90% AB inpatient / 70% AB office
Radiation Therapy	\$25 Specialist copay	90% AB	70% AB
Chemotherapy	\$25 Specialist copay	90% AB	70% AB
Laboratory Tests	100% AB (LabCorp only)	90% AB	90% AB inpatient / 70% AB office
Allergy Testing	\$15 PCP/\$25 Specialist copay	90% AB	70% AB
Allergy Treatment/Injections	\$15 PCP/\$25 Specialist copay	90% AB	70% AB

* Precertification required or penalties may apply.

** Overnight stays for observation are not considered an inpatient admission.

AB = Allowed Benefit

This chart contains highlights only and is subject to change. The specific terms of coverage, exclusions and limitations are contained in the Summary Plan Description, the Group Benefit Guide or the Group Service Agreement. AB—Allowed Benefit. AWP—Average Wholesale Price.

Medical Benefits Comparison Chart

	Triple Option Open Access		
	Level 1 BlueChoice Providers	Level 2 BlueCross BlueShield PPO Providers	Level 3 Participating and Non-participating Providers
	\$75 Individual / \$150 Family aggregate (Deductible applies to all services unless otherwise noted; does not apply to Rx benefits)	\$75 Individual / \$150 Family aggregate (Deductible applies to all services unless otherwise noted; does not apply to Rx benefits)	\$250 Individual / \$500 Family aggregate (Deductible applies to all services unless otherwise noted; does not apply to Rx benefits)
	\$1,200 Individual /\$2,400 Family (combined in- and out-of-network)	\$1,200 Individual /\$2,400 Family (combined in- and out-of-network)	
	Unlimited		
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	Emergency Room—\$75 copay (waived if admitted); Urgent Care Center—\$20 copay	Emergency Room—\$75 copay (waived if admitted); Urgent Care Center—\$25 copay	Emergency Room—\$75 copay (waived if admitted); Urgent Care Center—80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	Paid as Level 2
	100% AB	100% AB	Paid as Level 2
	100% AB	100% AB	80% AB
	\$15 PCP/\$25 Specialist copay	\$20 PCP/\$30 Specialist copay	80% AB
	100% AB	100% AB	80% AB
	\$15 PCP/\$25 Specialist copay	\$30 copay	80% AB
	100% AB	100% AB	Inpatient—Paid as Level 2 Office & Outpatient—80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB (LabCorp only)	100% AB	Inpatient—Paid as Level 2 Office & Outpatient—80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB

Medical Benefits Comparison Chart

The Benefits	BlueChoice HMO Open Access BlueChoice Providers	CareFirst BlueCross BlueShield Preferred Provider Organization	
		In-network BlueCross BlueShield PPO Providers	Out-of-network Participating and Non-participating Providers
MEDICAL SERVICES (CONTINUED)			
Physical, Speech and Occupational Therapy (combined visits)	\$25 Specialist copay; 60 visit maximum per condition per contract year combined with speech and occupational therapy	\$30 Specialist office copay; \$30 OP Facility, \$30 OP Professional (no deductible); 100 visit maximum per contract year (occupational/speech combined in- and out-of-network)	70% AB; 100 visit maximum per contract year (occupational/speech combined in- and out-of-network)
Chiropractic Care (Spinal Manipulation)	\$25 Specialist copay; 60 visit maximum per condition per contract year	\$30 Specialist copay	70% AB
Acupuncture	Not covered	\$30 Specialist copay	70% AB
PREVENTIVE CARE			
Well Child Care/Immunization	100% AB (no deductible)	100% AB (no deductible)	70% AB
Routine Physical Exam	100% AB (no deductible)	100% AB (no deductible)	70% AB
Breast Cancer Screening/ Routine Mammography	100% AB (no deductible)	100% AB (no deductible)	100% AB (no deductible)
Prostate Cancer Screening	100% AB (no deductible)	100% AB (no deductible)	100% AB (no deductible)
Routine Gynecological Exam (one per contract year)	100% AB (no deductible)	100% AB (no deductible)	70% AB
Eye Exams	\$10 copay per annual visit no-referral (Davis Vision provider) (no deductible)	No Benefit	No Benefit
Eye Glasses/Lenses/Contact Lenses	Discounts available; See pages 39-41	No Benefit	No Benefit
SPECIAL SERVICES			
Durable Medical Equipment	100% AB	90% AB	70% AB
Home Health Care Visits*	100% AB	90% AB	70% AB
Hospice*	100% AB	90% AB	70% AB
Maternity Care (Pre/Post/ Delivery)	100% AB	100% AB	70% AB
Nursery Care (Must be enrolled within 30 days)	100% AB	90% AB	70% AB
Infertility Services	Pre-approval required Artificial Insemination—50% AB of charges (limited to 6 attempts per live birth); In Vitro Fertilization—50% AB of charges (limited to 3 attempts per live birth not to exceed a maximum lifetime limit of \$100,000)	Artificial Insemination—90% AB, pre-approval required (limited to 6 attempts per live birth); In Vitro Fertilization—90% AB, pre-approval required; (limited to 3 attempts per live birth not to exceed a maximum lifetime limit of \$100,000)	Artificial Insemination—70% AB, pre-approval required (limited to 6 attempts per live birth); In Vitro Fertilization—70% AB, pre-approval required; (limited to 3 attempts per live birth not to exceed a maximum lifetime limit of \$100,000)
Lapband Benefits	100% AB	90% AB	70% AB
Surgical Treatment for Morbid Obesity (Gastric Bypass & Gastric Sleeve) (prior authorization required)	100% AB at a BlueDistinction center	90% AB at a BlueDistinction center	70% AB at a BlueDistinction center

AB = Allowed Benefit

This chart contains highlights only and is subject to change. The specific terms of coverage, exclusions and limitations are contained in the Summary Plan Description, the Group Benefit Guide or the Group Service Agreement. AB—Allowed Benefit. AWP—Average Wholesale Price.

Medical Benefits Comparison Chart

	Triple Option Open Access		
	Level 1 BlueChoice Providers	Level 2 BlueCross BlueShield PPO Providers	Level 3 Participating and Non-participating Providers
	\$25 Specialist copay; 100 visit maximum per contract year combined with speech and occupational therapy	\$30 Specialist office; \$30 OP Facility; \$30 OP Professional; 100 visit maximum per contract year (occupational/speech combined in- and out-of-network)	80% AB; 100 visit maximum per contract year (occupational/speech combined in- and out-of-network)
	\$25 Specialist copay	\$30 Specialist copay	80% AB
	\$25 Specialist copay	\$30 Specialist copay	80% AB
	100% AB (no deductible)	100% AB (no deductible)	80% AB
	100% AB (no deductible)	100% AB (no deductible)	80% AB
	100% AB (no deductible)	100% AB (no deductible)	100% AB (no deductible)
	100% AB (no deductible)	100% AB (no deductible)	100% AB (no deductible)
	100% AB (no deductible)	100% AB (no deductible)	80% AB
	\$10 copay per annual visit no-referral (Davis Vision provider) (no deductible)	\$10 copay per annual visit no-referral (Davis Vision provider) (no deductible)	
	Discounts available; See pages 39-41	Discounts available; See pages 39-41	
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	Pre-approval required Artificial Insemination—100% AB of charges (limited to 6 attempts per live birth); In Vitro Fertilization—100% AB of charges (limited to 3 attempts per live birth not to exceed a maximum lifetime limit of \$100,000)	Artificial Insemination—100% AB, pre-approval required (limited to 6 attempts per live birth); In Vitro Fertilization—100% AB, pre-approval required; (limited to 3 attempts per live birth not to exceed a maximum lifetime limit of \$100,000)	Artificial Insemination—80% AB, pre-approval required (limited to 6 attempts per live birth); In Vitro Fertilization—80% AB, pre-approval required; (limited to 3 attempts per live birth not to exceed a maximum lifetime limit of \$100,000)
	100% AB	100% AB	80% AB
	100% AB at a BlueDistinction center	100% AB at a BlueDistinction center	80% AB at a BlueDistinction center

* Precertification required or penalties may apply.

** Mandatory generic substitution—see the CareFirst Drug Program section.

Medical Benefits Comparison Chart

The Benefits	BlueChoice HMO Open Access BlueChoice Providers	CareFirst BlueCross BlueShield Preferred Provider Organization	
		In-network BlueCross BlueShield PPO Providers	Out-of-network Participating and Non-participating Providers
SPECIAL SERVICES (CONTINUED)			
Ambulance When Medically Necessary (surface, air, private, and public)	100% AB	90% AB	Paid as in-network
Hearing Exam	\$25 copay	\$30 copay	70% AB
Hearing Aids (one per hearing impaired ear every 36 months)	100% AB	90% AB (no deductible)	70% AB
MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES			
Inpatient Care*	100% AB	90% AB	70% AB
Outpatient Facility	100% AB	90% AB	70% AB
Office Visits	\$15 copay	\$20 copay (no deductible)	70% AB
PRESCRIPTION DRUGS USING FORMULARY 2			
Prescription Drug Out-of-Pocket Max.	\$6,600 Individual / \$13,200 Family (integrated with medical out-of-pocket maximum)	\$4,200 Individual / \$8,400 Family	
Retail Prescription Drug**	\$10 copay—Generic drug (Tier 1); \$20 copay—Preferred Brand (Tier 2); \$40 copay—Non-preferred Brand (Tier 3); Maintenance drugs: 90 day supply, 2 times retail copay at CVS only: \$20 copay—Generic drug (Tier 1); \$40 copay—Preferred Brand (Tier 2) \$80 copay—Non-preferred Brand (Tier 3)	\$30 copay Preferred Brand (Tier 2) \$45 copay Non-preferred Brand (Tier 3) Maintenance medication up to 90 day supply 1 times retail at CVS only: \$15 copay—Generic drug (Tier 1) \$30 copay—Preferred Brand (Tier 2) \$45 copay—Non-preferred Brand (Tier 3)	
Mail Order Drug**	CVS Caremark Mail Order—2 times retail copay—up to 90 day supply \$20 copay—Generic drug (Tier 1); \$40 copay—Preferred Brand (Tier 2); \$80 copay—Non-preferred Brand (Tier 3)	CVS Caremark Mail Order Prescription Program for maintenance medication 1 times copay—Up to 90 day supply \$15 copay—Generic drug (Tier 1) \$30 copay—Preferred Brand (Tier 2) \$45 copay—Non-preferred Brand (Tier 3)	
Oral Contraceptives**	100% AB	100% AB	
Diabetic Supplies	100% AB	100% AB	
VISION			
Routine Exam(limited to 1 visit/benefit period)	\$10 per visit at participating vision provider	n/a	
Eyeglasses and Contact Lenses	Discounts from participating vision centers	n/a	

AB = Allowed Benefit

This chart contains highlights only and is subject to change. The specific terms of coverage, exclusions and limitations are contained in the Summary Plan Description, the Group Benefit Guide or the Group Service Agreement. AB—Allowed Benefit. AWP—Average Wholesale Price.

Medical Benefits Comparison Chart

	Triple Option Open Access		
	Level 1 BlueChoice Providers	Level 2 BlueCross BlueShield PPO Providers	Level 3 Participating and Non-participating Providers
	100% AB	100% AB	Paid as Level 2
	\$20 copay	\$25 copay	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	100% AB	100% AB	80% AB
	\$15 copay	\$20 copay	80% AB
	\$5,400 Individual / \$10,800 Family		
	\$15 copay Generic drug (Tier 1) \$30 copay Preferred Brand (Tier 2) \$45 copay Non-preferred Brand (Tier 3) Maintenance medication up to 90 day supply 1 times retail at CVS only: \$15 copay—Generic drug (Tier 1) \$30 copay—Preferred Brand (Tier 2) \$45 copay—Non-preferred Brand (Tier 3)		
	CVS Caremark Mail Order Prescription Program for maintenance medication 1 times copay—Up to 90 day supply \$15 copay—Generic drug (Tier 1) \$30 copay—Preferred Brand (Tier 2) \$45 copay—Non-preferred Brand (Tier 3)		
	100% AB		
	100% AB		
	\$10 per visit at participating vision provider		
	Discounts from participating vision centers		

CareFirst Drug Program Summary of Benefits

Formulary 2

Plan Feature	BlueChoice HMO Open Access	Triple Option Open Access	Preferred Provider Organization	Description
Deductible	None	None	None	Your benefit does not have a deductible.
Prescription Drug Out-of-Pocket Maximum	\$6,600 Individual/ \$13,200 Family	\$5,400 Individual/ \$10,800 Family	\$4,200 Individual/ \$8,400 Family	Your benefit does not have a family deductible maximum.
Preventive Drugs (up to a 34-day supply)	\$0 (not subject to deductible)	\$0 (not subject to deductible)	\$0 (not subject to deductible)	A preventive drug is a prescribed medication or item on CareFirst's Preventive Drug List.*
Oral Chemotherapy & Diabetic Supplies (up to a 34-day supply)	\$0	\$0	\$0	Diabetic supplies include needles, lancets, test strips and alcohol swabs.
Generic Drugs (Tier 1) (up to a 34-day supply)	\$10	\$15	\$15	Generic drugs are covered at this copay level.
Preferred Brand Drugs (Tier 2) (up to a 34-day supply)	\$20	\$30	\$30	All preferred brand drugs are covered at this copay level.
Non-Preferred Brand Drugs (Tier 3) (up to a 34-day supply)	\$40	\$45	\$45	All non-preferred brand drugs on this copay level are not on the Preferred Drug List.* Discuss using alternatives with your physician or pharmacist.
Maintenance Copays (up to a 90-day supply)				Maintenance medication must be purchased at a CVS pharmacy or through Mail Service for a 90-day supply.
Retail (CVS only):				
Generic	\$20	\$15	\$15	
Preferred	\$40	\$30	\$30	
Non-preferred	\$80	\$45	\$45	
Mail Order:				
Generic	\$20	\$15	\$15	
Preferred	\$40	\$30	\$30	
Non-preferred	\$80	\$45	\$45	
Prior Authorization	Some prescription drugs require Prior Authorization. Prior Authorization is a tool used to ensure that you will achieve the maximum clinical benefit from the use of specific targeted drugs. Your physician or pharmacist must call (800) 294-5979 to begin the prior authorization process. For the most up-to-date prior authorization list, visit the prescription drug website at carefirst.com/rxgroup .			
Mandatory Generic Substitution	If you choose a Non-preferred Brand drug (Tier 3) instead of its Generic equivalent, you will pay the highest copay plus, the difference in cost between the Non-preferred Brand drug and the Generic. If a Generic version is not available, you will only pay the copay.			

BlueDental Plus—PPO Comprehensive Summary of Benefits

Includes access to a national provider network

		In-Network You Pay	Out-of-Network You Pay
DEDUCTIBLE APPLIES TO ALL BASIC AND MAJOR SERVICES*		\$25 Individual/ \$50 Family	\$50 Individual/ \$150 Family
ANNUAL MAXIMUM APPLIES TO ALL BASIC AND MAJOR SERVICES*		Plan pays \$1,500 maximum	
PREVENTIVE & DIAGNOSTIC SERVICES			
■ Oral Exams ■ Prophylaxis ■ X-rays ■ Sealants		No charge ¹	35% of Allowed Benefit; Deductible does not apply; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges. ¹
BASIC SERVICES			
■ Fillings—including posterior composite restorations ■ Periodontics (gum treatment) ■ Endodontics (root canals) ■ Denture repair/relining ■ Stainless steel crowns ■ Bridges, bridge recementation/repair ■ Implants—covered only as an alternative to a fixed bridge ■ Oral surgery		20% of Allowed Benefit after deductible ¹	50% of Allowed Benefit after deductible; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges ¹
■ Surgical removal of impacted teeth		No charge after deductible ¹	35% of Allowed Benefit after deductible; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges. ¹
MAJOR SERVICES			
■ Dentures ■ Crowns, inlays, onlays and cast restorations		50% of Allowed Benefit after deductible ¹	70% of Allowed Benefit after deductible; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges. ¹
ORTHODONTIC SERVICES			
■ Benefits for orthodontic services are available for dependent children up to age 19		50% of Allowed Benefit ¹	50% of Allowed Benefit; Deductible does not apply; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges. ¹
ORTHODONTIC LIFETIME MAXIMUM		Plan pays \$800 combined maximum	

¹ CareFirst payments are based on the CareFirst Allowed Benefit. Participating and Preferred Dentists accept 100% of the CareFirst Allowed Benefit as payment in full for covered services. Non-participating dentists may bill the member for the difference between the Allowed Benefit and their charges.

* Deductible and Annual Maximum Combined In-network/Out-of-network.

Summary of Exclusions: Not all services and procedures are covered by your benefits contract. This plan summary is for comparison purposes only and does not create rights not given through the benefit plan.

CareFirst of Maryland, Inc.: CFMI/BLUEDENTAL EOC (1/15); CFMI/BLUEDENTAL DOCS (R.7/21); CFMI/BLUEDENTAL SOB (R.7/21); CFMI/51+/GC (R. 1/13); CFMI/ELIG/D-V (7/09) and any amendments.

BlueDental Plus–PPO Standard

Summary of Benefits

Includes access to a national provider network

	In-Network You Pay	Out-of-Network You Pay
DEDUCTIBLE APPLIES TO ALL BASIC AND MAJOR SERVICES*	\$25 Individual/ \$50 Family	\$25 Individual/ \$50 Family
ANNUAL MAXIMUM APPLIES TO ALL BASIC AND MAJOR SERVICES*	Plan pays \$1,500 maximum	
PREVENTIVE & DIAGNOSTIC SERVICES (Deductible and Annual Maximum do not apply)		
■ Oral Exams ■ Cleanings ■ X-rays ■ Sealants	No charge ¹	Deductible does not apply; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges. ¹
BASIC SERVICES		
■ Fillings (includes posterior composite restorations) ■ Endodontics (root canals) ■ Oral surgery ■ Stainless steel crowns	No charge after deductible ¹	Deductible applies; Non-participating providers may bill for the difference between the allowed benefit and the provider's charges. ¹
MAJOR SERVICES (NOT COVERED UNDER PLAN)		
■ Periodontics ■ Crowns ■ Inlays ■ Onlays ■ Cast restorations ■ Bridges ■ Dentures	Not covered	Not covered

¹ CareFirst payments are based on the CareFirst Allowed Benefit. Participating and Preferred Dentists accept 100% of the CareFirst Allowed Benefit as payment in full for covered services. Non-participating dentists may bill the member for the difference between the Allowed Benefit and their charges.

* Deductible and Annual Maximum Combined In-network/Out-of-network.

Summary of Exclusions: Not all services and procedures are covered by your benefits contract. This plan summary is for comparison purposes only and does not create rights not given through the benefit plan.

CareFirst of Maryland, Inc.: CFMI/BLUEDENTAL EOC (1/15); CFMI/BLUEDENTAL DOCS (R.7/21); CFMI/BLUEDENTAL SOB (R.7/21); CFMI/51+/GC (R. 1/13); CFMI/ELIG/D-V (7/09) and any amendments.

Core BlueVision Summary of Benefits

(Included with BlueChoice and Triple Option only)

12-month benefit period

In-Network	You Pay
EYE EXAMINATIONS¹	
Routine Eye Examination with dilation (per benefit period)	\$10
FRAMES^{1,2}	
Priced up to \$70 retail	\$40
Priced above \$70 retail	\$40, plus 90% of the amount over \$70
SPECTACLE LENSES²	
Single Vision	\$35
Bifocal	\$55
Trifocal	\$65
Lenticular	\$110
LENS OPTIONS^{2,3} (add to spectacle lens prices above)	
Standard Progressive Lenses	\$75
Premium Progressive Lenses (Varilux®, etc.)	\$125
Polarized Lenses	\$75
High Index Lenses	\$55
Glass Lenses	\$18
Polycarbonate Lenses	\$30

In-Network	You Pay
LENS OPTIONS^{1,2} (add to spectacle lens prices above)	
Blended Invisible Bifocals	\$20
Intermediate Vision Lenses	\$30
Photochromic Lenses	\$35
Scratch-Resistant Coating	\$20
Standard Anti-Reflective (AR) Coating	\$45
Ultraviolet (UV) Coating	\$15
Solid Tint	\$10
Gradient Tint	\$12
Plastic Photosensitive Lenses	\$65
CONTACT LENSES¹	
Contact Lens Evaluation and Fitting	85% of retail price
Conventional	80% of retail price
Disposable/Planned Replacement	90% of retail price
DavisVisionContacts.com Mail Order Contact Lens Replacement Online	Discounted prices
LASER VISION CORRECTION¹	
Up to 25% off allowed amount or 5% off any advertised special ³	

¹ At certain retail locations, members receive comparable value through their everyday low price on examination, frame and contact lens purchase.

² CareFirst BlueChoice does not underwrite lenses, frames and contact lenses in this program. This portion of the Plan is not an insurance product. As of 4/1/14, some providers in Maryland and Virginia may no longer provide these discounts.

³ Special lens designs, materials, powers and frames may require additional cost.

⁴ Some providers have flat fees that are equivalent to these discounts.

Exclusions

The following services are excluded from coverage:

1. Diagnostic services, except as listed in What's Covered under the Evidence of Coverage.
2. Medical care or surgery. Covered services related to medical conditions of the eye may be covered under the Evidence of Coverage.
3. Prescription drugs obtained and self-administered by the member.
4. Prescription drugs obtained and self-administered by the Member for outpatient use unless the prescription drug is specifically covered under the Evidence of Coverage or a rider or endorsement purchased by your Group and attached to the Evidence of Coverage.
5. Services or supplies not specifically approved by the Vision Care Designee where required in What's Covered under the Evidence of Coverage.
6. Orthoptics, vision training and low vision aids.
7. Glasses, sunglasses or contact lenses.
8. Vision Care services for cosmetic use.
9. Services obtained from Non-Contracting Providers.

For BlueChoice Opt-Out Plus members, Vision Care benefits are not available under the Out-of-Network Evidence of Coverage.

Exclusions apply to the Routine Eye Examination portion of your vision coverage. Discounts on materials such as glasses and contacts may still apply.

Benefits issued under policy form numbers: MD/BC-OOP/VISION (R. 6/04) • DC/BC-OOP/VISION (R. 6/04) • VA/BC-OOP/VISION (R. 6/04)

BlueVision Plus Summary of Benefits

12-month benefit period

Benefit	In-Network You Pay	Out-of-Network You Pay
EYE EXAMINATIONS (once per 12-month benefit period)		
Routine Eye Examination with dilation	No copay	Plan pays \$40, you pay balance
FRAMES (once per 12-month benefit period)		
Davis Vision Frame Collection ¹	No copay for over 200 frames	Not applicable
Non-Collection Frame	Plan pays up to \$200, you pay balance minus 20% discount ^{3,4}	Plan pays \$70, you pay balance
SPECTACLE LENSES (once per 12-month benefit period)		
Basic Single Vision	\$10 copay	Plan pays \$40, you pay balance
Basic Bifocal	\$10 copay	Plan pays \$60, you pay balance
Basic Trifocal	\$10 copay	Plan pays \$80, you pay balance
Progressive Lenses (stand/prem/ultra/ultimate)	\$0/\$0/\$140/\$175	Up to \$60 (in lieu of bifocal reimbursement)
CONTACT LENSES (initial supply; once per 12-month benefit period, in lieu of eyeglasses)		
Medically Necessary Contacts	No copay with prior approval	Plan pays \$250, you pay balance
Davis Vision Contact Lens Collection ¹	No copay	Not applicable
Other (Non-Collection) Contact Lenses	Plan pays up to \$200, you pay balance minus 15% discount ^{3,4}	Plan pays \$100, you pay balance
CONTACT LENS EVALUATION, FITTING AND FOLLOW-UP CARE (once per 12-month benefit period)		
Davis Vision Collection ¹ , Standard Contact Lenses & Medically Necessary Contact Lenses	Covered	Not applicable
Specialty Contact Lenses that are non-collection, including, but not limited to, toric, multi-focal and gas permeable lenses	\$40 Copay ^{3,4}	Not applicable

Value Add and Discounts^{3,4} (fixed fee)			
LENS OPTIONS^{3,4} (add to spectacle prices above)			
Tinting of Plastic Lenses (Solid/Gradient)	\$0	Anti-Reflective (AR) Coating (Standard/Premium/Ultra/Ulimate)	\$35/\$48/\$60/\$85
Scratch-Resistant Coating	\$0	High-Index Lenses (1.67/1.74)	\$55/\$120
Polycarbonate Lenses (Children/Adults) ²	\$0	Polarized Lenses	\$75
Ultraviolet Coating	\$12	Plastic Photochromic Lenses	\$65
Blue Light Coating	\$15	Scratch Protection Plan: Single Vision/Multifocal Lenses	\$20/\$40
ADDITIONAL DISCOUNTED SERVICES^{3,4}			
Retinal Imaging—Member Charge	\$39		
Laser Vision Correction ³	Up to 25% off allowed amount or 5% off any advertised special ³		

¹ Collection is available at most participating independent provider offices. Collection is subject to change.

² Polycarbonate lenses are covered for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

³ These discounts are not considered covered benefits under the Plan. This portion of the Plan is not an insurance product. Additional plan discounts may not be available at all provider locations in all states. Please confirm that discounts are accepted when making your appointment. Discounts are not insurance and subject to change without notice.

⁴ Available additional discounts not applicable at Glasses.com, 1-800 Contacts, Walmart locations, Sam's Club locations, or Costco locations or where limited by law or manufacturer restrictions.

⁵ Reena Mukamal, "20 Surprising Health Problems an Eye Exam Can Catch," American Academy of Ophthalmology, aao.org.

Join us for a FREE pet insurance webinar



If you're thinking about taking advantage of discounted rates¹ on MetLife Pet Insurance, you won't want to miss our complimentary webinar. It's a great way to find out how pet insurance helps protect your pet's health and your wallet from the rising cost of vet care.

You'll learn about:

- How pet insurance works
- How to customize your policy to suit your needs
- What an accident and illness policy covers
- What optional preventive care covers
- How the claims process works
- And much more

Get your questions answered live

The MetLife Pet Insurance team will be on hand to answer questions about covered conditions and procedures, how to enroll and more.

Ready to take the next step?

Visit metlife.com/getpetquote to choose plan options and get your free quote. Or call 800-438-6388.

Choose the date that works for you

- | | |
|-------------|--------------|
| • 1/15/2026 | • 7/16/2026 |
| • 2/19/2026 | • 8/20/2026 |
| • 3/19/2026 | • 9/17/2026 |
| • 4/16/2026 | • 10/15/2026 |
| • 5/21/2026 | • 11/19/2026 |
| • 6/18/2026 | • 12/17/2026 |

To register, click [here](#)
or scan the QR Code



Plus, claim a FREE pet accessory!

As our thanks for attending the webinar, your buddy gets a personalized ID tag. Register for your tag during the webinar.



If you are interested in registering for a webinar date that is not yet open for registration, please be sure to check back.

¹ When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

© 2025 MetLife Services and Solutions, LLC, New York, NY 10166 — All Rights Reserved
© 2025 Peanuts Worldwide LLC

L4621857[exp0727][All States and][All Territories]

You'll have **the power of choice** to customize your coverage

With our flexible plans, you can select the plan that fits your pet's needs and your finances. Here are just some of the treatments and conditions we cover:

Essential Care coverage

Accidents and illness
 Diabetes
 Ear infections
 Pancreatitis
 Cancer
 Cruciate ligament

Sophisticated Care coverage

Laser therapy
 Holistic care
 Acupuncture
 Hydrotherapy
 IVDD

Optional Preventive Care coverage

Flea and tick
 Spay and neuter
 Heartworm
 Behavioral training
 Teeth cleaning

Explore other plan benefits (where available)

24/7 live vet chat⁵ – Get immediate assistance, even on weekends and holidays!

Healthy pet incentive⁶

Automatic coverage increases annually⁷

Loss or theft coverage

Mortality benefits



Scan Now

Enroll at metlife.com/getpetquote.

Questions? Call 1-800-GET-MET8 (1-800-438-6388)

1. A multi-policy discount is not available with Family Plans.
2. Family plan policies are limited to dogs age 12 and under and cats age 14 and under. Multi-policy discount is not available with Family Plans.
3. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
4. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
5. Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.
6. Your pet's deductible automatically decreases by \$50 each policy year, so you don't receive a claim reimbursement.
7. If a policy's annual limit is at least \$5,000 and the policyholder has at least \$1,000 of unused benefits remaining at the end of the policy year, then upon renewal, MetLife will automatically increase the annual limit by \$500 for the renewal policy at no additional cost. The automatic annual limit increase will not apply if changes are made to the renewed policy. May not be available in all states.

Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).