MASTER AGREEMENT

BETWEEN THE

BRANCH INTERMEDIATE SCHOOL DISTRICT BOARD OF EDUCATION

AND THE

BRANCH INTERMEDIATE ORGANIZATION, INC.

FOR

CERTIFIED EMPLOYEES

1994 - 1999



### PREFACE

This agreement is made and entered into this 23rd day of June, 1994, by and between the Board of Education of the Branch Intermediate School District (hereinafter referred to as the Board), a legal organization under the laws of the State of Michigan, and Branch Intermediate Organization, Incorporated, (hereinafter referred to as BIO), a voluntary, incorporated organization.

Pursuant to the requirements of Public Act 379 of the Michigan Public Acts of 1965, the Board and BIO hereafter set forth their agreement with respect to rates of pay, wages, hours, and other terms and conditions of employment of all individuals included in the bargaining unit for the entire term of the agreement.

All references in this agreement to Bargaining Unit Members shall be in the male gender for grammatical purposes only and shall refer to all Bargaining Unit Members regardless of sex. Branch Intermediate School District shall also be referred to as Branch ISD or BISD throughout this agreement.

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# 1 ARTICLE I 2 RECOGNITION

A. The Board hereby recognizes BIO as the exclusive bargaining representative for all full-time and part-time, ongoing program-employed, state-approved, certified personnel under annual contract, including:

teachers, consultants, counselors, program managers, nonadministrative coordinators, school psychologists, speech therapists, social workers, media specialists, Bachelor or degree registered therapists, Bachelor or degree registered nurses, BA or MA registered physical therapists (with 2½% pay differential);

but excluding all executive, supervisory, administrative secretarial, confidential, noncertified, temporary (working more than day-to-day for a specified job or predetermined time span), per diem substitute (working for a regular employee who is absent), restricted fund program personnel (such as Head Start), persons employed to serve several intermediate school districts, and all others not listed above.

B. The BIO President shall be provided a list of all BISD personnel by position and assignment so excluded from the Master Agreement at the beginning of each school year (October 1). BIO shall have until November 1 to challenge the accuracy of this list. Specific named employees excluded from the contract may be referred to the Joint Committee.

## ARTICLE II BIO RIGHTS AND RESPONSIBILITIES

### A. BUILDING USE

BIO may use meeting room facilities with prior written administrative approval for the purpose of holding meetings of BIO, or conducting BIO business. In the absence of a custodial person, BIO is responsible for making sure that the building is left locked, clean, and in its original condition.

### B. INFORMATION

BIO, upon request, shall receive one copy of public information then available to the Board, in the form in which it is kept, concerning the approved financial resources of the district, approved budgetary requirements, and appropriations.

### C. USE OF INTRA-DISTRICT BULLETIN BOARDS

BIO will be permitted to use intra-district mailboxes, and designated bulletin boards for BIO business.

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### D. <u>BIO BUSINESS</u>

All BIO business shall be conducted outside of designated working hours. (Officers of the Executive Board and Negotiating Team may depart from the aforementioned provision for a specific purpose and specified time with prior administrative approval.)

## ARTICLE III BOARD RIGHTS AND RESPONSIBILITIES

- A. The Board, on its own behalf, and on behalf of the electors of the district, hereby retains and reserves unto itself, without limitation, all powers, rights, authority, duties and responsibilities, and the exercise thereof conferred upon and vested in it by the laws and the Constitution of the State of Michigan and of the United States. Such rights shall include, subject to the express terms and conditions in this contract by way of illustration, and not by way of limitation, the right to:
  - Administer and control the district's facilities and equipment, and direct the operation and personnel of the district.
  - (2) Make assignments, direct the work of all of its personnel, and determine the hours of service, and starting and ending times.
  - (3) Establish, or modify, any conditions of employment exceptthose covered by the provisions of this Master Agreement.
  - (4) Determine and provide the services, equipment and supplies necessary to continue its operation.
  - (5) Adopt rules and regulations necessary for operations of the district.
  - (6) Determine and specify the qualifications of all employees (Bargaining Unit Members), including physical and mental conditions and fitness.
  - (7) Determine the number and location or relocation of all facilities.
  - (8) Determine the financial policies, including all accounting procedures necessary to operate the district.
  - (9) Determine the policies pertaining to public relations of the district and its programs.

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- (10) Determine the administrative structure, its functions, authority, and the amount of supervision.
  - (11) Determine the criteria for the selection, evaluation, and/or training of its employees (Bargaining Unit Members).
  - (12) Determine and make policy on any other BISD matters not specifically mentioned in this agreement.
  - B. Nothing contained herein shall be considered to deny or restrict the Board of its rights, responsibilities, and authority under the Michigan General School Laws or any other national, state, district, or local laws or regulations as they pertain to education.

## BIO DUES AND PAYROLL DEDUCTIONS

- A. A Bargaining Unit Member of BIO shall sign and deliver to the Board an assignment authorizing deduction of membership dues to BIO. Such authorization shall continue in effect from year-to-year, unless revoked in writing between June 30 and September 30 of any year. Such dues shall be deducted from the first (1st) regular salary check in November. BIO shall furnish to the Board a list of current unit members and statement of dues amount for deduction.
- B. Any employee who is not a member of BIO, or does not make application for membership in BIO within thirty (30) calendar days from the first date worked, shall pay a service fee to BIO in an amount equivalent to the amount of dues uniformly required of the members of BIO less any amounts not permitted by law.
- C. In the event an employee fails or refuses to authorize payroll withholding for dues or service fee, the Board shall, upon receipt of a written demand from BIO, deduct the service fee from the Bargaining Unit Member's wages and remit same to BIO under the procedures provided below:
  - (1) BIO shall notify the Bargaining Unit member of non-compliance by certified mail, return receipt requested. Said notice shall inform of the non-compliance, and shall further advise that a demand for payroll wothholding will be filed with the Board in the event the employee fails or refuses to voluntarily authorize withholding.
  - (2) In the event the Bargaining Unit Member fails to remit the dues or service fee or authorize withholding for same, BIO shall request that the Board withhold pursuant to paragraph C above.

- Upon receipt of BIO's request for involuntary withhold-(3) ing, the Board shall provide the Bargaining Unit Member with an opportunity for a due process hearing. The hear-ing shall address the question of whether the Bargaining Unit Member has remitted the dues or service fee to BIO or authorized payroll deduction of same. Additionally, the Bargaining Unit Member may request that the Board of Education withhold or suspend involuntary wage withhold-ing due to the member's asserted legal challenge to BIO's internal procedures by which Bargaining Unit Members may protest the calculation of the agency shop/service fee. In the event the member does not initiate litigation or a proceeding before the Michigan Employment Relations Commission within thirty (30) days of the hearing, the Board shall withhold pursuant to paragraph C above.
  - D. The Board agrees to remit, by December 1, to BIO, all sums deducted by the Board pursuant to authorization of the employees, whether for membership or service fee, accompanied by an alphabetical list of employees for whom such deduction has been made.

### ARTICLE V HOLD HARMLESS

BIO agrees to indemnify and save the Board, its agents and each individual Board member, harmless against any, and all claims, demands, costs, suits, or other forms of liability, including back pay and all court costs of administrative agency costs that may arise out of, or by reason of, action taken by the Board, or its agents for the purpose of complying with this agreement and/or agreements made with BIO in this agreement. BIO also agrees that it will not assert that the defense or indemnity provisions of this article are either unenforceable or void.

### ARTICLE VI ASSIGNMENTS AND TRANSFERS

- A. All Bargaining Unit Members must possess qualifications for their assignment, as described within administratively established job descriptions. Initial assignments shall be determined by the administration, and shall remain in effect until notice of:
  - Emergency Assignment,
  - (2) Temporary Assignment, or
  - (3) Permanent Transfer,

has been given, in accordance with the provisions of this article.

B. In order to prevent disruption of the district operations,
Bargaining Unit Members may be involuntarily assigned outside
of the regular assignment. The administration shall notify
affected Bargaining Unit Members (and BIO, at J-Committee
Meetings), in writing, of the reasons at the time of such
assignments or transfers.

Emergency Assignments shall not exceed five (5) working days.

Temporary Assignments shall be made for an initial period, not to exceed ninety (90) working days, but can be extended for an additional ninety (90) working days by administration, total time not to exceed the end of the school year, providing reasons, in writing, each time.

<u>Permanent Transfers</u> for administrative purposes shall be made, when necessary, to ensure a distribution of experienced and qualified personnel throughout the system, or to meet other program needs.

- C. Prior to involuntary <u>temporary assignment</u>, or <u>permanent transfer</u>, volunteers will be solicited to fill the needed assignment(s), or transfer(s). Such requests for volunteers shall not provide any preference for being selected, nor place any obligation upon the administration to accept the volunteer(s).
- D. In making involuntary assignments and transfers, the convenience and wishes of the individual employee shall be honored, to the extent that these considerations do not conflict with the instructional requirements and best interests of the school system, and the students, as determined by the administration. The administration will endeavor to notify potentially affected employees as of May 1, each year, regarding the upcoming school year.
- E. Immediate notice may be given for <a href="mailto:emergency assignments">emergency assignments</a>. Two (2) working days notice shall be provided for <a href="mailto:emporary assignments">emergency assignments</a>. Fifteen working days notice shall be provided for <a href="mailto:permanent transfers">permanent transfers</a>.
- F. While on emergency, or temporary assignment, the employee's original position will not be permanently filled by the administration with another person.
- G. The administration reserves the right to amend or modify job descriptions, and/or qualifications for any position; however, employees currently holding such positions with recent satisfactory evaluations in such position, shall not be arbitrarily removed without thirty (30) calendar days prior written notice, and rationale by the administration. BIO shall be provided copies of job descriptions and changes.

## ARTICLE VII VACANCIES

A. Whenever a vacancy to be filled arises, the administration shall post a notice of same on the designated bulletin board in each building within the district for ten (10) days before applications are closed. The BIO President will be given a copy of any posting.

A vacancy is defined as a newly-created position, or unfilled position, or a position currently filled, but which will be open in the future, within the bargaining unit which the school district intends to fill, and which results in adding a new employee to the district. Positions to be filled due to attrition, layoff, transfers, etc., which do not result in adding a new employee to the district, shall be posted for ten (10) days, but shall not require application processing. The administration shall endeavor to issue notice of impending changes.

B. All vacancies created shall be posted as in "A" above, with accompanying job description and required qualifications.

C. The provisions of this article shall not be construed as a limitation upon the employer respecting the selection of persons to fill vacancies.

D. The term days, as used in this article, shall be defined as any day the Central Administration Office is open, excluding Act of God days.

## ARTICLE VIII REDUCTION AND RECALL OF STAFF

A. It is hereby specifically recognized, and agreed, that it is within the sole discretion of the Board to reduce the number of Bargaining Unit Members through layoff from employment; to reduce the number of Bargaining Unit Members in a given subject area, field, or program; to eliminate or consolidate a position, or positions; or to reduce its educational program or curriculum.

B. The Board shall lay off and recall Bargaining Unit Members based on seniority with Branch Intermediate School District among equally qualified candidates, but reserves the right to bypass seniority in accordance with the provisions of Article XIII, Section E (Evaluations). Seniority is defined to mean the amount of time an individual is continuously employed as a certificated person within the district. Seniority shall be measured from an individual's last date of hire (contract agreement date, or first working day of employment, whichever comes first); approved leaves of absence or layoff, when Bargaining Unit Member is recalled, shall not

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52 53 54 constitute an interruption of continuous service, for purposes of this article. Nontenure personnel on annual or temporary certification and probationary employees, shall have equal seniority status, regardless of date of hire, at the bottom of the seniority list until tenure status is achieved. expressly understood that certificated individuals employed by the district in an administrative capacity shall accrue seniority, as defined herein, on the same basis as if they were employed as certificated individuals in any capacity covered under the recognition clause (Article I) of this Bargaining Unit Members continuously Master Agreement. employed by Branch Intermediate School District, but assigned to a nonadministrative position outside of BIO, shall maintain seniority for the specific period of time they were members of Part-time individuals shall accrue seniority on a BIO. The Branch Intermediate School District pro-rata basis. administration will prepare seniority lists. The lists will include date of employment for each employee, as well as employee classification and state-approved certifications. Lots will be drawn by individuals with the same date of employment to determine placement on the seniority list. An additional certification, endorsement, approval, or other specific designation granted by the Department of Education which is received after the original date of hire, shall have a separate seniority status as of the date granted and shall appear on the seniority list under the general heading of "Additional Certifications and Dates"; and it is the responsibility of the Bargaining Unit Member to make the Branch Intermediate School District aware of such information prior to layoff action.

A seniority list will be provided to BIO by October 1 of each year, and be posted in each Branch Intermediate School District building. Any Bargaining Unit Member, or the Branch Intermediate Organization, shall notify Branch Intermediate School District, in writing, of any errors in the current seniority list within ten (10) working days of posting. If no error is reported within ten (10) working days, the list will stand as prepared and will become effective.

- C. The Board shall give ten (10), or more, working days written notice to BIO, and the Bargaining Unit Members to be involved in a layoff.
- D. Layoff pursuant to this article shall terminate the individual employment contract as respects all nontenure Bargaining Unit Members. Layoff pursuant to this article shall terminate, for the duration of the layoff, the Board's obligation to pay salary and fringe benefits to any tenure Bargaining Unit Member so laid off. No individual employment contract shall create any obligation of the Board as respects wages and fringe benefits during a period of layoff.

 E. Recall shall be in reverse order of layoff for eligible positions. The Board shall give written notice of recall from layoff by sending a first (1st) class letter to Bargaining Unit Members at their last known address and providing a mailing checklist verified by a BIO clerical member to the BIO President. It shall be the responsibility of the Bargaining Unit Member to notify the Board of any change in address.

The Bargaining Unit Member's address, as it appears in the Board's records, shall be conclusive when used in connection with layoffs, recall, or any other notice to the Bargaining Unit Member. If a Bargaining Unit Member fails to report for work within the five (5) calendar days from the date of receipt of the letter of recall, or ten (10) calendar days after mailing of recall, unless an extension is granted, in writing, by the Board, said Bargaining Unit Member shall be considered a voluntary quit and shall thereby completely terminate his individual employment contract and any other employment relationship with the Board.

- F. Recall is limited to three years after the termination of the Bargaining Unit Member's services in accordance with the Michigan Teacher Tenure Act. For Bargaining Unit Members who were on layoff status as of June 11, 1993, the effective date of the amendments to the Michigan Teacher Tenure Act included in House Bill 4112, the recall period shall continue for a period of three years commencing on June 11, 1993.
- G. A Bargaining Unit Member who is laid off and who is paid unemployment compensation benefits during the summer immediately following the layoff and who is subsequently recalled at the beginning of the next school year will be paid according to an annual salary rate, such that his/her unemployment compensation plus that annual salary rate will be equal to the rate of salary he/she would have earned for the school year had he/she not been laid off.

## ARTICLE IX EMPLOYMENT STANDARDS

Persons covered under this contract can be terminated with just cause and due process observed, subject to the provisions of Article XII, B, and the provisions of the Michigan Teacher Tenure Act. Normally, two weeks' notification of termination of employment will be given by the employer. However, if a Bargaining Unit Member is guilty of gross negligence or grossly unprofessional behavior, immediate suspension with pay may occur.

It is agreed and understood that, under normal circumstances the following progressive system of discipline should be followed in disciplining persons covered by this contract:

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- 1 A. Discussion of problem between Bargaining Unit Member and appropriate administrator.
  - B. Verbal warning by appropriate administrator.
- 6 C. Written reprimand by appropriate administrator included in 7 Bargaining Unit Member's personnel file.
  - D. Suspension with pay.
- 11 E. Dismissal following Board action.

## ARTICLE X BARGAINING UNIT MEMBER FILES

- A. Within two working days, upon written request, and during reasonable working hours and days, a Bargaining Unit Member shall have the right to inspect his own Central Office personnel file at the Central Office Building; such request shall be made to the Central Office. The inspection must be made in the presence of the administrator (or his designee) responsible for the safekeeping of such file.
- B. A representative of BIO may accompany the Bargaining Unit Member in review of his personnel file at the option of the individual Bargaining Unit Member.
- C. At the request of the administration, Bargaining Unit Members shall sign materials placed, or to be placed, in their personnel files. Signature is for acknowledgment only, and does not imply agreement.

### ARTICLE XI NO STRIKE

- A. BIO, and the Board, recognize that strikes and other forms of work stoppages by Bargaining Unit Members are contrary to law and public policy. BIO and the Board subscribe to the principle that differences shall be resolved by peaceful and appropriate means without interruption of the district's programs.
- B. BIO therefore agrees that its officers, representatives, and members shall not authorize, instigate, cause, aid, encourage, ratify, or condone; nor shall any Bargaining Unit Member take part in any strike, slowdown, work stoppage, boycott, picketing, or other interruption of any activities of the district.
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  51 C. Failure, or refusal, on the part of any Bargaining Unit Member
  52 to comply with the provisions of this article shall because
  53 for whatever disciplinary action is deemed necessary by the
  54 Board.

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### ARTICLE XII GRIEVANCES

- A grievance shall be an alleged violation of the express terms A. of this contract, or a written memoranda of understanding entered into between the Board and BIO which has the prior BIO both the President of endorsement of Superintendent.
- It is expressly agreed that the following matters shall not be в. the basis of any grievance filed under the procedure outlined in this article:
  - The termination of services of, or failure to reemploy, (1) any probationary Bargaining Unit Member.
  - The continuation of a nontenure employee on probation, (2) when done in accordance with the Teacher Tenure Act.
  - The termination of services of, or failure to reemploy, (3) any employee to an extended week contract or summer school program or schedule.
  - Any matter involving personnel evaluation content. (4)
  - Any matter in which the Teacher Tenure Act prescribes a (5) procedure or authorizes a remedy.
  - If a grievance is based upon any claim, complaint, or (1) matter for which the Bargaining Unit Member can seek redress via another forum established by law (or by regulation having the effect of law), the matter shall be processed in accordance with these grievance procedures, provided:
    - That if, at the time of filing the grievance, the (a) Bargaining Unit Member or BIO has sought or is seeking relief in such other forum, all further proceedings pertaining to the grievance shall be barred and the grievance shall be considered mutually terminated.
    - That if, at any time during the pendency or (b) processing of the grievance (until service of the arbitrator's award) BIO or the Bargaining Unit Member initiates a claim in such other forum, further grievance proceedings shall be barred and grievance shall be considered mutually terminated.
    - (c) That the arbitrator shall have no power to rule purely on legal issues, but may only interpret and apply the provisions of this agreement.

(d) That the language of this subsection shall have no application to claims where the Teacher Tenure Act prescribes a procedure or authorizes a remedy, consistent with B, (5) above.

C. All preparation, filing, presentation, or consideration of grievances shall be held at times other than when an employee or participating BIO representative are to be at their assigned duty stations.

D. Written grievances, as required herein, shall contain the following:

(1) It shall be signed by the grievant(s), and the endorsement thereon of the approval, or disapproval, of BIO.

(2) It shall be specific and relate to contractual provisions alleged to have been violated.

(3) It shall contain a synopsis of the facts giving rise to the alleged violation.

(4) It shall cite the section or subsection of this contract alleged to have been violated.

(5) It shall contain the date of the alleged violation.

(6) It shall specify the relief requested.

E. Any written grievance not in accordance with the above requirements shall be rejected as improper. Such a rejection shall not extend the limitations hereinafter set forth.

F. If the particular grievance is a "class" grievance affecting Bargaining Unit Members in more than one building, the grievance shall be processed directly to level three and shall be subject to the same time limitations and other requirements, as set forth for the initiation of grievances at level one.

G. A grievance shall originate at the level of the grievant's direct administration and shall be subject to the same time limitations and other requirements as set forth for the initiation of grievances at level one.

H. Time limits shall be observed, determined by date of stamped and/or initialed receipt. The term days as used in this article, shall be defined as any day the Central Administration Office is open, excluding Act of God days.

Every effort will be made by both parties to shorten time limits wherever possible. Should a Bargaining Unit Member, or BIO, fail to appeal a decision within the time limits specified, all further proceedings shall be barred. The

grievance or response shall be either hand-delivered or sent by certified mail to the last known address.

If a grievant fails to initiate a grievance or an appeal to the next level within the time limits, all proceedings shall be terminated.

J. All parties acknowledge that it is usually most desirable for the Bargaining Unit Member and his supervisor to resolve the problem through free and informal discussions.

When requested by either party, BIO's grievance representative may intervene to assist in this resolution. However, should such informal processes fail to satisfy the supervisor and the Bargaining Unit Member, then the grievance shall be processed in writing with the determination thereon of the approval, or disapproval, of BIO. The BIO representative will represent the organization, and may represent the grievant. If, however, the grievant prefers to have a representative other than BIO, he may choose to do so, providing:

(1) Representation is not another labor organization;

(2) BIO waives rights to representation; and

(3) Only BIO can take to arbitration.

### LEVEL I

If no resolution is obtained within ten (10) days of the occurrence, the Bargaining Unit Member shall reduce the grievance to writing and deliver it to the program supervisor. If the Bargaining Unit Member does not receive an answer within five (5) days thereafter; or, if the written answer is unacceptable, the Bargaining Unit Member shall, within ten (10) days of the date on which the written grievance was submitted to the program supervisor, appeal the grievance to level two.

### LEVEL II

A copy of the written grievance shall be filed with the Director of the program, as specified in level one with the endorsement thereon of the approval, or disapproval, of BIO. Within five (5) days of receipt of the grievance, the Director shall meet with the grievant and the designated BIO representative to discuss the grievance. Within five (5) days of the discussion, the Director shall render his decision in writing, transmitting a copy of the same to the grievant, BIO President, and Superintendent, and place a copy of same in a permanent file in his office. If no decision is rendered within five (5) days of the discussion, or if the decision is unsatisfactory to the grievant, the grievant shall, within

five (5) days thereafter, appeal same to the Superintendent by filing the written grievance, along with the decision of the Director with the Superintendent, with a copy sent to the President of the Board of Education. The date on which the above copy is received by the Superintendent shall be the determinative in establishing the effective filing date.

### LEVEL III

A copy of the written grievance shall be filed with the Superintendent, as specified in level two with the endorsement thereon of the approval, or disapproval, of BIO. Within fifteen (15) days of receipt of the grievance, the Superintendent shall arrange a meeting with the grievant and the designated BIO representative to discuss the grievance. Within ten (10) days of the discussion, the Superintendent shall render his decision in writing, transmitting a copy of the same to the grievant, BIO President, the President of the Board of Education, and place a copy of same in a permanent file in his office. If no decision is rendered within ten (10) days of the discussion, or if the decision is unsatisfactory to BIO, BIO may refer the matter for arbitration as provided for hereinafter.

### L. ARBITRATION

- (1) If the grievance is not satisfactorily resolved at level three, BIO may, within ten (10) days of the date of the written decision at level three, submit the grievance for arbitration to the American Arbitration Association in writing, with a copy of the demand for arbitration to the President of the Board.
- (2) Should BIO fail to initiate a grievance within the time limits specified, the grievance shall be deemed abandoned. Time limits, as specified herein, may be extended only mutually and then only if in writing by both parties.
- (3) The rules of the A.A.A. shall govern the selection of the arbitrator.

### (4) PRE-HEARING

Neither party may raise a new defense or ground in arbitration which has not been previously raised or disclosed in writing by the conclusion of the pre-hearing level. Each party shall submit to the other party, not less than ten (10) days prior to the arbitration hearing, a pre-hearing statement alleging facts, grounds and defenses which will be proven at the hearing and hold a conference at that time in an attempt to settle the grievance.

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- (5) POWERS OF THE ARBITRATOR
  It shall be the function of the arbitrator and he shall be empowered, except as his powers are limited below, after due investigation, to make a decision in cases of alleged violation of the specific articles and sections of this agreement.
  - (a) He shall have no power to add to, subtract from, disregard, alter or modify any of the terms of this agreement.
  - (b) He shall have no power to establish salary scales or change any salary.
  - (c) He shall have no power to change any practice, policy, or rules of the Board, nor to substitute his judgment for that of the Board as to the reasonableness of any such practice, policy, rule, or any action taken by the Board. His powers shall be limited to deciding whether the Board has violated the express articles or sections of this agreement, and he shall not imply obligations and conditions binding upon the Board from this agreement, it being expressly understood that any matter not specifically set forth herein remains within the reserved rights of the Board.
  - (d) He shall have no power to decide any question which, under this agreement, is within the responsibility of management to decide. In rendering decisions, an arbitrator shall give due regard to the responsibility of management and shall so construe the agreement that there will be no interference with such responsibilities, except as they may be conditioned specifically by this agreement.
  - (e) If either party disputes the arbitrability of any grievance under the terms of this agreement, the arbitrator shall rule, in writing, upon the arbitrability before proceedings to the merits of the case.
  - (f) The fees and expenses of the arbitrator shall be paid by the Board, or BIO, whichever loses the grievance. All other expenses shall be borne by the party incurring them, and neither party shall be responsible for the expense of witnesses called by the other.
  - (g) Both parties agree to be bound by the award of the arbitrator, subject only to legal remedies afforded by courts of competent jurisdiction.

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- The arbitrator shall document his findings and (h) conclusions in an opinion and award, which shall be duly served upon the parties.
- All claims for back pay shall be limited to the (i) amount of wages which would have been earned at the Bargaining Unit Member's rate of pay, and the arbitrator shall have no power to award any other form of damages. No decision for retroactive wage adjustment in one case shall be binding on other No decision of the arbitrator for a retroactive wage adjustment shall be valid beyond twenty (20) days preceding the date of the written grievance.
- Any grievance during the period between the termination date Μ. of this agreement and the effective date of a new agreement shall not be processed. Any grievance which arose prior to the effective date of this agreement shall not be processed.

### ARTICLE XIII MISCELLANEOUS PROVISIONS

#### A. SEVERABILITY

If any provisions of the agreement or any application of the agreement to any employee shall be found contrary to law, then such provision or application shall be deemed null and void. All other provisions or applications shall continue in full force and effect.

#### в. WAIVER

The parties acknowledge that, during the negotiations which resulted in this agreement, each had the unlimited right and opportunity to make demands and proposals with respect to any subject or matter not removed by law from the area of collective bargaining, and that the understandings and agreements arrived at by the parties after the exercise of that right and opportunity are set forth in this agreement. Therefore, the Board, and BIO, for the life of this agreement, each voluntarily and unqualifiedly waives the right, and each agrees that the other shall not be obligated, to bargain collectively with respect to any subject or matter referred to, or covered, in this agreement, or with respect to any subject or matter not specifically referred to or covered in this agreement, even though such subject or matter may not have been within the knowledge or contemplation of either, or both, of the parties at the time that they negotiated or signed this agreement.

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### C. <u>INDIVIDUAL CONTRACTS</u>

Any individual contract of employment executed between a Bargaining Unit Member and the district is subject to the terms and conditions of the collective bargaining contract. It is expressly understood that the provisions of the collective bargaining agreement take precedence over and control any contrary or inconsistent terms contained in any individual contract and that the individual contract is expressly conditioned upon this master agreement.

### D. ENTIRE AGREEMENT

This agreement constitutes the sole and entire existing agreement between the parties in respect to rates of pay, wages, hours of employment or other conditions of employment which shall prevail during the term of this agreement. supersedes and cancels all prior practices, whether oral or written, and expresses all obligations of, and restrictions imposed upon, the Board and BIO. All matters or subjects not herein covered have been satisfactorily adjusted, compromised, or waived by the parties for the life of this agreement. This contract is subject to amendment, alteration, or additions only by a subsequent written agreement between, and executed by, the Board and BIO. The waiver of any breach, term, or condition of the agreement by either party shall not constitute a precedent in the future enforcement of its terms and conditions. The Board shall deal with all matters not expressly covered by this contract through the exercise of its management rights without prior negotiations during the life of this agreement.

### E. EVALUATIONS

All Bargaining Unit Members shall be evaluated by their immediate administrative supervisor in accordance with the requirements of the Michigan Teacher Tenure Act; and such evaluation shall become a part of the Bargaining Unit Member's personnel file. The individual Bargaining Unit Member shall acknowledge receipt of such evaluation by signing same. Signature is for acknowledgment only, and does not imply agreement. The Bargaining Unit Member may submit a written statement within thirty (30) calendar days of signing acknowledgment, to be permanently attached and placed in the Bargaining Unit Member's personnel file, along with the evaluation. In the case of an unsatisfactory evaluation, the Bargaining Unit Member will have sixty (60) calendar days to correct the deficiency, based upon biweekly reviews by the program supervisor. The biweekly reviews may be extended another thirty (30) calendar days by the program supervisor, when necessary, to better evaluate the Bargaining Unit Member.

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At the conclusion of the biweekly reviews, the Bargaining Unit Member may submit a written statement within thirty (30) calendar days to be permanently attached and placed in the Bargaining Unit Member's personnel file, along with the biweekly reviews evaluation.

If, after the review period, the deficiency is not corrected, the supervisor shall, within ten (10) calendar days, recommend to the Superintendent that the Bargaining Unit Member be placed at the bottom of the seniority list. The Superintendent, upon review, may take such action by placing the Bargaining Unit Member at the bottom of the seniority list within thirty (30) calendar days, with written notice of said action to the Bargaining Unit Member, and to BIO.

Such placement shall stand until such time as the Bargaining Unit Member receives a satisfactory annual evaluation, and, at which time, the Bargaining Unit Member will regain original seniority status.

### F. JURY DUTY LEAVE

Leaves for jury duty will be paid in the amount of the difference between regular salary and the stipend for jury duty.

### G. FUNERAL LEAVE

Necessary time requiring the employee's involvement, but no more than five (5) working days may be granted to a Bargaining Unit Member for a funeral of the immediate family, which includes and is limited to: child, stepchild, mother, father, mother-in-law, father-in-law, brother, sister, brother-in-law, sister-in-law, spouse, grandparents, grandchild, guardian, son-in-law, daughter-in-law, and surrogate parents who can be substantiated. Additional bereavement leave may be granted at the discretion of the Superintendent beyond the five (5) working days, but such leave shall be deducted from the Bargaining Unit Member's accumulated sick leave. Absence due to the death of other than the immediate family will be treated as an annual leave day request. Bargaining Unit Members must make application for such leave on the approved form, and receive approval of their supervisor.

### H. SABBATICAL LEAVE

Sabbatical leave shall be at the discretion of the Board. A Bargaining Unit Member, having completed seven (7) years, or more, of continuous service in the district, shall be eligible to request a sabbatical leave subject to employer approval and the following general conditions: a person must be involved in graduate study or approved travel; person on sabbatical leave shall be paid at the rate of one-half  $(\frac{1}{2})$  the salary he was receiving at the time of going on leave. This sabbatical

 leave shall not exceed fifty-two (52) weeks. A Bargaining Unit Member who accepts sabbatical leave shall serve two (2) years with the district upon completion of sabbatical leave. If the person does not return to the district, he will pay back all of the amount he received while on leave within two (2) years. Except by Board approval, an experience step in pay will not be granted.

### I. FAMILY AND MEDICAL LEAVE ACT

To the extent required by the Family and Medical Leave Act (P.L. 103-3), an eligible Bargaining Unit Member shall be granted leave and the other rights specified by the law. When leave is taken by an eligible Bargaining Unit Member under the Family and Medical Leave Act, the District shall likewise enjoy and reserve all rights afforded it by the law, whether or not the same are specifically enumerated in this Agreement. The parties intend that the provisions of the Family and Medical Leave Act, including District and eligible Bargaining Unit Member rights and responsibilities, shall be supplementary to this Agreement and shall prevail over the terms of this Agreement to the extent of any conflict or inconsistency.

### J. UNPAID LEAVE OF ABSENCE

Unpaid leave of absence shall be defined for this paragraph as any leave without regular pay other than leaves mandated under the Family and Medical Leave Act. Requests must be submitted five (5) working days in advance, except in extenuating circumstances. Approval is entirely at the Superintendent's discretion. Replies shall be given two (2) working days prior to time requested. Health and dental insurance benefits shall continue for the duration of the Bargaining Unit Member's individual contract. Short/long term disability and term life insurance shall remain in effect for the duration of the Bargaining Unit Member's individual contract for cases of This limitation also applies while on disability only. disability. Compensation or short/long term Continuation of benefits beyond the period stated immediately above shall be at the Bargaining Unit Member's cost and subject to carrier requirements. No leave of absence shall exceed twelve (12) months. Upon returning from an extended leave of over ninety (90) working days, the Bargaining Unit Member will not be eligible for an experience step increase.

### K. MATERNITY LEAVE

Branch Intermediate School District shall provide benefits for all pregnancy-related conditions. Branch ISD shall treat Bargaining Unit Members temporarily unable to perform job duties because of pregnancy in the same way other temporarily disabled Bargaining Unit Members are treated by providing modified tasks, alternative duties, disability, leaves, leaves without pay, etc.

Branch ISD shall not specify the date which the maternity leave shall begin, nor when the leave shall terminate, other than the specific disability dates as authorized by the Bargaining Unit Member's attending physician.

Branch ISD shall not require a Bargaining Unit Member who has been absent for pregnancy-related reasons to remain on leave until her baby is born.

Branch ISD shall hold open the position of a Bargaining Unit Member absent because she is temporarily disabled. Branch ISD shall not refuse to hire a woman because of her pregnancyrelated condition, so long as she is able to perform the major functions necessary to the position.

A Bargaining Unit Member absent for pregnancy-related reasons shall not be forced to exhaust vacation benefits before using sick and disability benefits.

### L. ACT OF GOD DAYS

Scheduled days of student instruction which are not held because of conditions not within the control of school authorities, such as inclement weather, fires, epidemics, mechanical break downs, or health conditions as defined by the city, county, or state health authorities, may be rescheduled in the discretion of the Board of Education to insure that there are a minimum of one hundred eighty (180)\* days of actual student instruction. Bargaining Unit Members will receive their regular pay for days which are cancelled but shall work on any rescheduled days with no additional compensation.

The Board of Education shall not be required to cancel a 'work day' (i.e., a day when Bargaining Unit Members report but students are not in session such as an end of semester grading day, a parent teacher conference day, or an in-service day) or that portion of any day which is scheduled to be a partial 'work day' even though students do not report. However, the Board may do so in its discretion. The Board shall not be required to reschedule a 'work day' or a partial 'work day' which is cancelled, but may do so in its discretion.

Total annual salary is based upon 190\*\* days of work (inclusive of paid holidays) during the entire school year regardless of whether the days actually worked are the same as originally scheduled or are different from those originally scheduled due to rescheduling by the Board. Bargaining Unit Members will be paid an additional per diem rate only for any days which they are required to work as part of the regular school year beyond 190\*\*.

\* 230 days for mandated Special Education Programs \*\*235 days for mandated Special Education Programs

In the event a Bargaining Unit Member receives unemployment compensation benefits (which as used herein also include 'underemployment benefits') during the school year (associated with his/her regular assignment) due to days of instruction not being held when scheduled because of conditions not within the control of school authorities as stated above, and those days of instruction are rescheduled so that the Bargaining Unit Member works those instructional days at a later time, the Bargaining Unit Member will have his/her pay adjusted, such that his/her unemployment compensation plus the salary paid to the Bargaining Unit Member for the year will be equal to the annual salary he/she would have earned for the school year had there not been scheduled days of instruction cancelled for such reasons. This provision shall be subject to the following conditions:

- (a) The total of unemployment compensation plus salary earned by employment in the district shall not be below that which the Bargaining Unit Member would have received had there not been any instructional days cancelled for such reasons.
- (b) The total of unemployment compensation plus salary earned through employment in the district shall not be less than the Bargaining Unit Member's salary from the same or similar period during the preceding school year.

If school starting is delayed, Bargaining Unit Members may delay reporting for work for an equivalent period of time in their regular schedule. There will be no loss of pay for the equivalent time.

This provision is subject to revision or being rescinded should the 180 (230) day requirement be modified or repealed by action of the Michigan Legislature, and/or as required under state aid provisions, and/or as determined by the State Board of Education.

### M. SALARY AND INSURANCE

Salary shall be contained in a salary schedule, effective as of the Bargaining Unit Member's first regular contract day of the school year, with revised schedules effective on the same basis thereafter, subject to the following:

### 1994-95 - As shown in Appendix A

Board paid insurance coverage shall be in the amount per individual Bargaining Unit Member, as agreed to in Appendix B.

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 The salary adjustments for 1995-96, 1996-97, 1997-98, and 1998-99, along with health and dental insurance (Section A of Appendix B) and disability insurance (Section C of Appendix B) shall be negotiated annually, giving consideration to three primary factors:

- (1) Branch ISD's ability to pay
- (2) Changes in the Consumer Price Index
- (3) Prior Coldwater Community Schools certified contract settlements

Salary increases shall be no more than 6.5% and no less than 2% per year during the term of this contract. Both parties shall recognize that future changes in funding or major economic changes may necessitate variance from these standards.

## ARTICLE XIV DURATION AND RATIFICATION OF AGREEMENT

This contract shall be effective as of July 1, 1994, and shall continue in full force and effect for five (5) years until June 30, 1999. No other wording contained within this contract will be open except for the salary adjustments in Appendix A, and health, dental, and disability insurances in Appendix B, Sections A and C, unless by written mutual agreement of the Board and BIO, and then, only on each anniversary date of the contract's effective date, with requests to open to be made by March 31 in any year. Negotiations of the salary adjustments and health, dental, and disability insurances shall begin no later than March 31 of any year. This agreement shall continue in effect for successive periods of one (1) year unless and until written notice of termination is given by either party, between March 1, 1999, and March 31, 1999, or any subsequent anniversary of the effective contract date after March 31, 1999.

In witness whereof, the parties have executed this agreement by their duly authorized representatives the date and year written here:

June 23, 1994

BRANCH INTERMEDIATE SCHOOL DISTRICT BOARD OF EDUCATION:
Dr. Gary Howe, President
Lauren Brang
Lauren Bracy, Vice President
Stephen Haberkorn, Trustee
Daniel Ludlow, Trustee
Lynn Scott, Trustee
Diane E. Longrey, Secretary
, , , ,
BRANCH INTERMEDIATE ORGANIZATION:
John Trott, President
John 11000, Tresident
Hardle Baker
Harold Baker, Vice President
P. Michael Bodkins
Alan Carpenter
Alan Carpenter  Male Malett

BRANCH ISD/BIO MASTER AGREEMENT FOR CERTIFIED EMPLOYEES - 1994/99

### APPENDIX A SALARY SCHEDULE

### A. SALARIES

(Certified, or State Department of Education authorized or approved)

- BA BA and/or Vocational Authorization.
- BA+ BA + 6 hours (semester) beyond requirement hours for continuing certification. Vocational authorization completed education requirements in accordance with Board policy.
- MA MA, must be in area of certification, and assignment, or be beneficial to the program assignment, as determined by the administration. Must have hours for continuing certification (prior written approval of allied, or related MA's is encouraged).
- MA+ MA + 20 hours (semester), and all other degrees. Must be in area of assignment, or be beneficial to the program assignment as determined by the administration. Must have hours for continuing certification.

### 1994-95 CERTIFIED SALARY SCHEDULE

Base \$25,017 Work Experience 190 Contract Days

Non*										
Deg	Deg	Step	BA		BA+		MA		MA+	
6	2	1	1.00	S		S	1.25	S		<b>S</b>
7	3	2	1.05	S		S	1.30	S		S
8	4	3	1.15	\$28,770	1.25	\$31,271	1.35	\$33,773		<b>\$</b>
11	7	4	1.20	\$30,020	1.30	\$32,522	1.40	\$35,024		<b>\$</b>
14	10	5	1.25	\$31,271	1.35	\$33,773	1.45	\$36,275	1.50	\$37,526
19	15	6	1.30	\$32,522	1.40	\$35,024	1.50	\$37,526	1.55	\$38,776
24	20	7	1.35	\$33,773	1.45	\$36,275	1.55	\$38,776	1.60	\$40,027
29	25	8	1.40	\$35,024	1.50	\$37,526	1.60	\$40,027	1.65	\$41,278
34	30	9	1.45	\$36,275	1.55	\$38,776	1.65	\$41,278	1.70	\$42,529
		10	1.50	\$37,526	1.60	\$40,027	1.70	\$42,529	1.75	\$43,780
		11	1.55	\$38,776	1.65	\$41,278	1.75	\$43,780	1.80	\$45,031
		12	1.60	\$40,027	1.70	\$42,529	1.80	\$45,031	1.85	\$46,281
		13	1.65	\$41,278	1.75	\$43,780	1.85	\$46,281	1.90	\$47,532
		14	1.70	\$42,529	1.80	\$45,031	1.90	\$47,532	1.95	\$48,783
		15	1.75	\$43,780	1.85	\$46,281	1.95	\$48,783	2.00	\$50,034

<sup>\*</sup>A non-degree teacher employed with less than six (6) years of work experience will remain on Step 3 until work experience/teaching experience shall equal six (6) years. They will then move up the schedule in the regular manner.

B. Hours of employment shall be thirty (30) minutes prior to and thirty (30) minutes after the time schedule of program assignment, unless excused by the building administrator.

- C. All supplemental program employment (specific time scheduled extended day, year of regular BISD programming - excluding Adult Education, JTPA, and other restricted funded programs) not included in the regular salary schedule and/or provided for in the Bargaining Unit Member's annual contract, shall be administratively determined and paid at an hourly rate based on the employee's 190-day contract salary divided by 1,330 hours.
- D. The Board of Education shall pay Michigan Public School Employees Retirement. The member investment plan effective January 1, 1987 shall be the Bargaining Unit Member's contribution.
- E. All work experience and all successfully completed semester hours of college credit, must be validated at the central office, by September 1, for placement level on the salary schedule, or evidence provided to show that it is being processed.
- F. In order to be eligible for holiday pay, a Bargaining Unit Member must be on annual or supplemental contract and work, or be on an approved paid leave, the working day before and the working day after the holiday.

### Eligible Holidays:

- (1) Memorial Day
- (2) Independence Day
- (3) Labor Day
- (4) Thanksgiving Day
- (5) Friday after Thanksgiving Day

### APPENDIX B INSURANCE

### A. HEALTH AND DENTAL INSURANCE (FLEXIBLE BENEFITS PLAN)

It is the responsibility of the employee to enroll during the appropriate enrollment period. The Board of Education shall pay the premium costs of insurance coverages as follows:

The Board shall pay the premium of M-SET Ultra-Med (or equal) health insurance which includes a \$50/\$100 deductible on miscellaneous expenses and a \$5 co-payment on prescription drugs, and M-SET Ultradent established (100/90/50) dental insurance or equal, up through full family, as an option (1) under a Flexible Benefit Plan.

In lieu of the above option, under the Flexible Benefit Plan, the Bargaining Unit Member may elect one of the following:

- Option 2: Prescription Drug SET or equal
  Dental plan (100/90/50) or equal
  Cash incentives established by Board annually
- Option 3: No Health Insurance
  Dental plan (100/90/50) or equal
  Cash incentives established by Board annually
- Option 4: No Health Insurance
  No Dental Insurance
  Cash incentive established by Board annually

(employee must furnish proof of alternate health coverage)

In addition, under all options, the Bargaining Unit Member shall be eligible for electing the use of tax reduction benefits as provided by law for the following:

- Medical Reimbursement Account (MRA)
- Child Reimbursement Account (CRA)
- 3. Group Insurance Options (SET or equal)

A mutual effort shall be made by the BISD and BIO to pursue cost containment initiatives which can be implemented at any time during the duration of the contract upon mutual acceptance.

### B. TERM LIFE

The Board shall pay the premium cost of fifty thousand (\$50,000) Term Life AD & D Insurance for each individual Bargaining Unit Member (inclusive of amount provided under health insurance). It is the responsibility of the Bargaining Unit Member to enroll during the appropriate enrollment period.

### C. SHORT TERM AND LONG TERM DISABILITY

The Board shall pay the premium cost of a disability insurance plan which meets the following requirements:

Benefit replacement percentage 66.67% Maximum monthly benefit \$5,000 Minimum monthly benefit \$50 Elimination period 30 days Benefit duration to age 65, with a reducing benefit duration schedule applying when the age disability onset is 60 or over Pre-existing condition limitation applies to Bargaining Unit Members hired after the initial effective date of the disability policy

### D. WORKERS' COMPENSATION

The Board shall pay the premium cost of Workers' Compensation according to Michigan requirements. Any Bargaining Unit Member who is absent because of an injury or disease compensable under the Michigan Worker's Compensation Law shall receive from the Board the difference between the disability benefits provided by the Michigan Worker's Compensation Law and the individual's current annual contract provisions until such time as short and long term disability benefits are payable. At that time the Board will no longer pay the difference and the disability benefit levels as coordinated will be the maximum compensation.

### E. ANNUAL LEAVE AND SICK LEAVE DAYS

Full-time Bargaining Unit Members shall be entitled to eleven annual leave days. Part-time members, those employed after the beginning of the school year, or those with extended contracts, shall have annual leave days prorated based on the rate of one (1) for each contract month.

Annual leave days may be taken by a Bargaining Unit Member for the following reasons and subject to the following conditions:

(1) Annual leave days, for other than personal illness, shall not be taken the day prior to or following a scheduled holiday or vacation period unless on an emergency basis. Leave days for other than personal illness will not be granted on the first and last day of the school year unless on an emergency basis. (2) Annual leave of more than two consecutive working days, for other than personal illness, must be submitted in writing to the Superintendent at least five (5) working days in advance, except in emergency situations. Use is subject to Superintendent approval and is non-grievable.

The appropriate number of days shall be credited to each Bargaining Unit Member on the first day of employment.

At the end of the contract year, unused annual leave days shall become sick leave days. The total number of annual leave days and accumulated sick leave days shall not exceed sixty (60) days. Short/Long Term Disability must be utilized upon eligibility. All sick days must be verified and approved by the Superintendent, or his designee. Sick leave is primarily for sickness of the Bargaining Unit Member, however, it is allowable to be used for illness of the Bargaining Unit Member's household, and critical illness of the Bargaining Unit Member's mother, father, or grown children which requires the Bargaining Unit Member's personal attention and is justified to the satisfaction of the Superintendent.

Bargaining Unit Members must report sick days as follows:

- Notify BISD, by phone, day of sickness.
- (2) Verify to BISD, on approval form the day returning to work.

BISD may require medical verification of any sick day.

Certified staff retiring under the provisions of the State Retirement Act who have fifteen (15) years or more seniority with BISD shall be paid at the time of termination of employment with BISD for unused annual leave and sick leave days in excess of 30 accumulated days at the substitute teacher daily rate then in effect.

### F. SICK LEAVE BANK

Each Bargaining Unit Member with a minimum of one (1) year seniority in the district may contribute within the first two (2) weeks of each school year one of his/her accumulated sick days to a sick leave bank. Bargaining Unit Members with a minimum of one (1) year seniority in the district who have no accumulated sick days to contribute to the bank, may choose to contribute one annual leave day to the bank. The Board shall contribute one sick day to the bank for each sick day contributed by Bargaining Unit Members.

Bargaining Unit Members who have contributed to the bank during the current school year may apply to use sick days from the bank if:

- (1) Their annual leave and sick leave are exhausted
- (2) They are not eligible for short or long term disability
- (3) They have been absent for five (5) working days without pay during the current school year due to illness
- (4) They have submitted a written application to the Sick Leave Bank Committee composed of two (2) representatives appointed by the Board and two (2) Bargaining Unit Members appointed by BIO. The Sick Leave Bank Committee must approve any use of sick days from the sick leave bank. The Board reserves the right to request the applying Bargaining Unit Member to submit to a medical evaluation. All unused sick days in the bank will expire at the end of the fiscal year.
- G. Bargaining Unit Members are eligible for fringe benefits as follows:

Commencing the first day of contract of employment. Coverages will be discontinued two weeks after termination (providing termination is voluntary with thirty (30) calendar days notice) or layoff from employment. However, persons leaving for employment in another school district will be covered as long as they remain on BISD payroll or no later than August 31.

- H. Half-time, regular Bargaining Unit Members, shall be eligible for one-half (1/2) fringe benefits, subject to carrier requirements.
- I. All insurance coverage is subject to the underwriting rules and regulations of the selected carrier.

### APPENDIX C PAYROLL

Salaries shall be paid biweekly in twenty-six equal installments. Since there are twenty-seven payrolls in the period September 1, 1995 through August 31, 1996, there will be no pay for Bargaining Unit Members who have a September 1 through August 31 contract on the first payroll of September 1995. The first anticipated payroll for Bargaining Unit Members who have a September 1 through August 31 contract is September 15, 1995.

BRANCH INTERMEDIATE SCHOOL DISTRICT 1995-96 CERTIFIED SALARY SCHEDULE

Base \$25,667 190 Contract Days

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Step	ВА	Annual	BA+	Annual	MA	Annual	MA+	Annual
ю	1.15		1.25	\$32,084	1.35	\$34,650		
4			1.30	\$33,367	1.40	\$35,934		
2			1.35	\$34,650	1.45	\$37,217	1.50	
9	1.30		1.40	\$35,934	1.50	\$38,501	1.55	
7			1.45	\$37,217	1.55	\$39,784	1.60	
8	1.40		1.50	\$38,501	1.60	\$41,067	1.65	
6	1.45	\$37,217	1.55	\$39,784	1.65	\$42,351	1.70	\$43,634
10	1.50		1.60	\$41,067	1.70	\$43,634	1.75	
11			1.65	\$42,351	1.75	\$44,917	1.80	
12			1.70	\$43,634	1.80	\$46,201	1.85	
13	1.65		1.75	\$44,917	1.85	\$47,484	1.90	
14	1.70		1.80	\$46,201	1.90	\$48,767	1.95	
15	1.75		1.85	\$47,484	1.95	\$50,051	2.00	\$51,334