NEGOTIATED AGREEMENT

between

**THE BOARD OF EDUCATION
OF HARFORD COUNTY**

and

**THE HARFORD COUNTY
EDUCATION ASSOCIATION
(EDUCATION SUPPORT PROFESSIONALS)**

July 1, 2026 – June 30, 2029

(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) on the HCPS website under Board of Education Policies and Procedures.

NEGOTIATED AGREEMENT

between

**THE BOARD OF EDUCATION
OF HARFORD COUNTY**

and

**THE HARFORD COUNTY
EDUCATION ASSOCIATION
(EDUCATION SUPPORT PROFESSIONALS)**

July 1, 2026 – June 30, 2029

(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 Harford County Education Association.

Harford County Public Schools policy manual and administrative procedures can be found on the HCPS website under Board of Education - Policies and Procedures. Harford County Public Schools (www.hcps.org)

TABLE OF CONTENTS

ARTICLE I
RECOGNITION 1
1.1 Preamble 1
1.2 Recognition 1
1.3 Exclusivity 1
1.4 Association Participation 1
1.5 Protection of Union Activity 1

ARTICLE II
PROCEDURES 1
2.1 **Definition of Terms 2**
2.2 **Renegotiations 2**
2.3 Dates for Negotiations 2
2.4 **Impasse Procedure 2**
2.5 Modification of Agreement 2

ARTICLE III
BOARD'S RIGHTS 2

ARTICLE IV
ASSOCIATION – BOARD RELATIONS 3
4.1 Visitation 3
4.2 Union Notices 3
4.3 Bulletin Boards 3
4.4 Use of School Facilities 3
4.5 **Board Meeting Agenda 3**
4.6 Board Meetings 3
4.7 Printing Agreement 4
4.8 Association Communication 4
4.9 Notices and Information 4
4.10 Informational Packets 4
4.11 Employee Processing Access 4
4.12 **Dues Deduction Authorization 4**
4.13 Job Descriptions 4
4.14 **Employee Lists 4**
4.15 **Leave of Absence – HCEA President 4**
4.16 **Association Leave 5**
4.17 Labor Management Meetings 5
4.18 Professional Development Day 5
4.19 Courier Access 5

ARTICLE V
GRIEVANCE PROCEDURE 5
5.1 Grievance 5
5.2 Grievant 5
5.3 Settlement of Employee Grievances 6
5.4 Steps 6
5.5 Arbitration 7
5.6 Grievance Timelines 7
5.7 Class Grievance 7
5.8 Collection of Information 8
5.9 No Reprisals 8
5.10 Leave for Grievance Resolution 8
5.11 **Filing of Grievance Materials 8**
5.12 **Association Grievance 8**

ARTICLE VI
PROMOTIONS, VACANCIES, AND TRANSFERS 8
6.1 Promotions 8
6.2 Announcement of Vacancies 8
6.3 Administrative Transfer 9
6.4 Involuntary Transfer 9

ARTICLE VII
EMPLOYMENT CONDITIONS 9
7.1 Tuberculosis Screening 9
7.2 Health and Safety 9
7.3 Ten (10) Month Employees – Duty Year 9
7.4 Twelve (12) Month Employees – Duty Year 10
7.5 Duty Day 10
7.6 Duty-Free Lunch Period 10
7.7 Break 10
7.8 Paraeducator and Technician Substitutes 11
7.9 Substitute Coverage 11
7.10 Out of Title Work 11
7.11 Planning 11
7.12 Staff Meetings 11
7.13 Probationary Periods 11
7.14 Employee Evaluation 11
7.15 Personnel File 12
7.16 Notification of Resignation 12

ARTICLE VIII
STIPENDS AND COMPENSATION FOR OTHER DUTIES 12
8.1 Assignment Stipend 12

ARTICLE IX
WAGES 12
9.1 Step Increase 12
9.2 Payroll Distribution 13
9.3 Deduction for Time without Pay 13
9.4 Overtime Pay 13
9.5 Credit for Military Service 13
9.6 Salary 13

ARTICLE X
HOLIDAYS 14
10.1 Official Holidays 14
10.2 School Holidays 14
10.3 Twelve-Month Employees and Ten-Month Clerical 14
10.4 All Other Ten-Month Employees 14

ARTICLE XI
LEAVE PROVISIONS 15
11.1 Annual Leave 15
11.2 Sick Leave 15
11.3 Sick Leave Bank 16
11.4 Personal Business Leave 16
11.5 Illness of a Member of the Employee's Household or the Employee's Parent 16
11.6 Bereavement Leave 16
11.7 Jury Duty 17
11.8 Legal Summons 17
11.9 Leaves of Absence 17
11.10 Inclement Weather 18
11.11 Leave of Absence for Maternity/Paternity Leave 18
11.12 Religious Holidays 18

11.13 Assault Leave 18
11.14 Deductions for Absences 19

ARTICLE XII
DISPOSITION OF UNUSED LEAVE UPON RETIREMENT, RESIGNATION, OR DEATH 19
12.1 Payment for Unused Days of Annual Leave 19
12.2 Payment for Unused Days of Sick Leave 19
12.3 Payment for Unused Sick Leave Death Benefit 19
12.4 Payment for Unused Annual Leave Death Benefit 19

ARTICLE XIII
INSURANCE 19
13.1 Group Hospitalization, Dental Plan and Life Insurance 19
13.2 Group Life Insurance 19
13.3 Benefits Advisory Committee 19
13.4 Health Care Insurance 20
13.5 The Board's Rate of Contribution 21
13.6 Workers' Compensation 21
13.7 Flexible Spending Account and Employee Assistance Plans 21
13.8 Additional Benefit Offerings 21

ARTICLE XIV
REIMBURSEMENT 22
14.1 Reimbursement for Travel 22
14.2 Reimbursement for Job-Related Courses or Training Programs 22
14.3 Reimbursement for Paraprofessional Assessment 22

ARTICLE XV
FACULTY ADVISORY COMMITTEE 22
15.1 Faculty Advisory Committee 22
15.2 Advisory Instructional Council 23

ARTICLE XVI
REDUCTION IN FORCE 23
16.1 Reduction in Force 23

ARTICLE XVII
EMPLOYEE RIGHTS 23
17.1 Association Representation 23
17.2 Just Cause 23
17.3 Personal Rights 24
17.4 Maintenance of Classroom Control and Discipline 24
17.5 Conference with Employee 24
17.6 Personal Belongings 24

ARTICLE XVII
DURATION 24
18.1 Duration of Agreement 24

HCEA-ESP MEMORANDUMS OF UNDERSTANDING 26
Special Education-CSU (June, 2024) 26
Teacher Program-TU (July, 2024) 28
Summer Hours (February, 2026) 30
Technology Support Specialist Compensation (August, 2026) 31
GET More Program (August, 2026) 32
Changes to SY2026-27 (September, 2026) 34

SALARY SCHEDULES 35

HCPS MEDICAL BENEFITS OPTIONS 41

ARTICLE I
Recognition

1.1 **Preamble.** Harford County Education Association (HCEA) and the Board of Education of Harford County Public Schools (HCPS) are collaborative partners who believe in excellence for staff and students, and in valuing and respecting the role of Education Support Professionals (ESP) as contributors to a learning community. We work together to provide a high-quality education to every student through continuous improvement, effective communication, mutual respect, and meaningful involvement of ESP staff in decision-making.

The parties are committed to a professional relationship. The parties recognize and support a mutual commitment to provide the very best in educational opportunities for all students. HCPS recognizes and respects the Association's commitment to advance and advocate for the interests of its members as valued contributors to student achievement and the improvement of Harford County Public Schools.

1.2 **Recognition.** In view of the certification of the Board of Education of Harford County, Maryland, hereinafter referred to as the "Board," and in accordance with Education Article, Title 6, Subtitle 5, the Harford County Education Association (HCEA), hereinafter referred to as the "Association," is officially recognized as the exclusive public school employee organization for all employees within the unit defined herein.

1.3 **Exclusivity.** The provisions of **this agreement, in total,** shall not be made available to any other organization seeking to represent unit members. **These rights shall be exclusively granted to the Association. Only the Harford County Education Association shall be recognized or permitted to represent any unit members concerning wages, hours or conditions of employment.**

1.4 **Association Participation.** The Board and the Association agree not to interfere with the right of an employee to join and participate in the Association or not join the Association without reprisals.

1.5 **Protection of Union Activity.** There will be no retaliatory, arbitrary, or capricious actions of any kind taken against an educator as a result of their proper exercise of authority and responsibility in performing assigned duties as an educator, membership in the Association, acting as a representative, participation in any of its legal activities, participating in an administrative appeal, or participation in the grievance procedure provided in this agreement.

ARTICLE II
Procedures

2.1 **Definition of Terms.**

(a) "Bargaining Unit" - The Bargaining Unit shall include all clerical/secretaries, paraeducators, instructionally-related technicians, transportation specialists, transliterators, sign language interpreters, Braille technicians, Inclusion helpers, behavioral specialists, and related personnel who are .5 FTE or higher; except those employees who are excluded by the nature of their job responsibilities as it relates to the negotiations process.

(b) "Employee" - Unless otherwise indicated, this term shall refer to members of the bargaining unit. Eligibility for membership in the bargaining unit shall be defined in §6-501 of the Annotated Code of Maryland, Education Article.

(c) "Superintendent"- As it appears in this agreement, shall refer to the Superintendent of the Harford County Public Schools.

(d) "Temporary employees" - Temporary employees are employed for a brief period of time for a specific assignment and are not unit members. Temporary employees are not covered by this agreement. At the time the assignment is determined to be permanent, the employee will be eligible for representation. The **temporary** assignment will not exceed nine (9) months.

2.2 Renegotiations.

(a) The items of this agreement not requiring fiscal support, when duly ratified by the Association and the Board, shall be valid and binding on **July 1, 2026**. 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.

(b) If categories which contain requests for funds to support items in this agreement are reduced by the County **Funding Authority**, further negotiations on these items shall begin after the action by the County Council and conclude not later than June 15.

(c) 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 applications shall continue in full force and effect.

2.3 Dates for Negotiations. Negotiations for a succeeding year shall begin no later than December 1 and conclude by February 15, unless mutually agreed by both parties to continue negotiations.

2.4 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 4 and 5, of the Annotated Code of Maryland, shall apply. The impasse procedure shall be postponed upon mutual consent of both parties.

2.5 Modification of Agreement. This agreement may not be modified in whole or part except by an instrument in writing duly executed by both parties.

ARTICLE III
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 IV
Association – Board Relations

4.1 Visitation.

(a) Association representatives who are not employees of the Harford County Public Schools may enter facilities for such things as the delivery of items or short conferences. They will first report to the appropriate administrator or designee; and, if in their judgment their continued presence will not be contrary to the best interest of the school, they may remain.

(b) Duly authorized representatives of the Association and their respective affiliates may enter the school during the duty day for a meeting with an individual employee as long as it will not disrupt the operation of the school. Association representatives shall follow all proper sign-in procedures.

(c) For any other access to the school building, Association representatives shall contact the principal or designee to notify them of the time and date of the visit with at least two business days' notice *when possible*. If the proposed time and date create a conflict the Association representative and the principal or designee will select a new date and time that is mutually agreeable.

4.2 Union Notices. The Association may place notices, circulars, or similar materials pertaining to legitimate Association business which clearly identify the individuals and/or organization responsible for the information contained therein, in the distribution boxes provided for employees.

4.3 Bulletin Boards. The principal or other appropriate supervisor will designate a bulletin board or portion thereof for the display of appropriate and legitimate Association materials.

4.4 Use of School Facilities. The Association may use school facilities of the Harford County Public Schools for legitimate Association business, provided it does not interfere with the normal, orderly conduct of the schools and may be held without cost, by using existing request procedures.

4.5 Board Meeting Agenda. The Association will be given a place on the agenda of the regular meeting of the Board provided that a written request is received ten (10) days preceding the scheduled hour of the Board meeting and provided that the topic of concern and the name of the presenter(s) is designated in the request along with all materials (electronic or paper) that will be utilized during the presentation are submitted.

Should the specified presenter(s) be unable to attend, the Association will notify the Superintendent of the change in presenter(s) as soon as possible.

4.6 Board Meetings. The Board of Education meeting agenda will be posted to the HCPS website prior to the meeting. A copy of approved Board minutes will be posted to the HCPS website for member review.

4.7 **Printing Agreement.** The Board of Education will make this agreement available on-line for all HCEA employees who may print the agreement at their work location. HCEA may provide printed copies of the agreement to its membership at its own cost.

4.8 **Association Communication.** The Association may utilize the inter-school courier service and the Harford County Public Schools' e-mail system for the distribution of its newsletter and for membership materials. Other materials which have been approved by the Superintendent may also be distributed.

4.9 **Notices and Information.** The Board shall provide the Association, upon request, with pertinent information developed by the school system which is reasonably necessary to represent employees in negotiations and grievances. The Association will be provided copies of Board policies and advertised vacancies which affect the Bargaining Unit. The Association agrees to send to the Board any Association newsletters and any other county-wide distribution sent through the HCPS communication system.

4.10 **Informational Packets.** Each school year, HCEA shall provide the Board with informational packets for distribution to all new employees in the HCEA bargaining unit.

4.11 **Employee Processing Access.** The Association will create a welcome video to be added to the new employee processing portal. If the school system hosts a system-wide new employee orientation for instruction support staff. When it is scheduled, a duly authorized Association representative will be provided a 30-minute period to present Association membership information including the purposes and activities of the Association. Mid-year hires will be invited to the system-wide orientation the following year.

4.12 **Dues Deduction Authorization.** The Association will submit authorization forms for each employee who wishes to participate in payroll deductions for the combined HCEA, MSEA, and NEA dues. Cancellation of membership shall be signed, dated and sent in writing by letter or from the employee via U.S. Mail or HCPS email account to the Association President. **Cancellation of membership shall be accepted during the window specified in the membership application and on the Association website.** The Association shall notify the Board each year by September 30 of employees whose authorization for dues deduction has been revoked.

Payroll deductions shall begin with the first pay in November and continue through the last pay in June (seventeen (17) pays). In case of resignation within a school year, the remaining balance, for all Association dues, for the current year, will be deducted from the final check.

4.13 **Job Descriptions.** Job descriptions shall be maintained by the Board for all bargaining unit positions.

4.14 **Employee Lists.** On or before September 30th **and on or before January 30th** of each year the Association will be provided the name and work location of each employee eligible for representation by the Association.

4.15 **The Board will approve an unpaid leave of absence for the term of office for one HCEA ESP member who is elected to serve as the President of the HCEA.**

Experience credit shall be granted for the time served in the above specified offices. Upon return from leave, the employee shall be placed at the same position on the salary scale

as that which would have been appropriate had such leave(s) not been taken. Upon return from leave, the employee will be reemployed in an appropriate vacancy provided the request for reappointment is made prior to the termination of the leave.

4.16 Association Leave. Upon written request of the President of the Association, the President of MSEA or the President of NEA, representatives of HCEA shall be released from professional duties for Association business with no loss of pay provided the cost of the substitute is borne by the Association. Said leave will be drawn from a bank of up to fifty (50) days maximum per fiscal year for requested Association leave. Requests will provide at least three days' notice and may be denied if the request presents a hardship to the system. Association days/hours used for negotiations, during times schools are closed to students, for the MSEA Convention and Representative Assembly, and for absences required for collaborative/cooperative efforts between HCEA and HCPS, will not count towards the 50 days per year Association leave.

Unit members may attend the Maryland State Education Association Convention / Representative Assembly, and self-directed professional development scheduled on the annual MSEA conference day. HCPS may require reasonable notice and documentation of attendance.

4.17 Labor Management Meetings. If requested by HCEA; HCPS and HCEA may meet on a monthly basis, or more frequently if both parties agree, to address concerns, issues, policies, and procedures. The contents of such meetings shall not be related to the negotiation process. The meeting shall not include the Superintendent or any other executive staff. Each party may bring up to three (3) representatives to each monthly meeting.

4.18 Professional Development Day. The Board and the Association recognize the importance of professional development opportunities to enhance knowledge and skills, promote collaboration and flexibility, and to lead to better instruction and improved student learning. Therefore, educators may request supervisor approval to participate in professional development opportunities without loss of pay. Requests may be denied based on the needs of the system.

Unit members may attend the statewide curricular professional development conferences, the Maryland State Education Association Convention/Representative Assembly, and self-directed professional development scheduled on the annual MSEA conference day. HCPS may require reasonable notice and documentation of attendance.

4.19 Courier Access. The Association may utilize the inter-school courier service and the Harford County Public Schools' email system for the distribution of its newsletter and for membership material.

ARTICLE V
Grievance Procedures

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

5.2 Grievant. A grievant is the individual(s) who have been affected by the grievance. A grievant may be an individual, a class, or the Association.

5.3 Settlement of Employee Grievances. The Association and the Board recognize their responsibility for the prompt and orderly disposition of grievances that arise out of the interpretation, application, or alleged breach of any of the provisions of this agreement. The Board and Association agree to attempt to settle all grievances at the lowest possible level. 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 Association so long as the adjustment is not inconsistent with the terms of the agreement. The employee shall discuss their grievance with their immediate supervisor and if the problem cannot be resolved at this level, the grievance shall be processed in the following steps:

5.4 Steps.

Step 1.

An employee shall present their grievance to the principal or appropriate supervisor within ten (10) working days from the date of its occurrence. The grievance shall be in writing and signed by the grievant.

The principal and/or designated representative(s) or the appropriate supervisor and/or designated representative(s) will meet with the grievant and a representative of their choice, if desired, ten (10) working days following the receipt of the grievance.

The principal or appropriate supervisor will answer the grievance in writing within ten (10) working days after the Step 1 meeting.

Step 2.

If the answer to the grievance at Step 1 is not satisfactory to the employee, they may appeal the grievance in writing to the Assistant Superintendent of Human Resources and/or designated representative(s) within five (5) working days after the principal's or the appropriate supervisor's answer. The Assistant Superintendent of Human Resources and/or designated representative(s) will meet with the grievant and a representative of their choice, if desired, within ten (10) working days from receipt of the appeal.

The Assistant Superintendent of Human Resources and/or designated representative(s) will answer the grievance in writing within ten (10) working days after the Step 2 meeting.

Step 3.

If the answer to the grievance at Step 2 is not satisfactory to the employee, they may appeal the grievance, in writing, to the Superintendent of Schools within five (5) working days after the Assistant Superintendent of Human Resources and/or designated representative(s)' answer. The Superintendent and/or designated representative(s) will meet with the grievant and a representative of their choice, if desired, within ten working days from receipt of the appeal.

The Superintendent of Schools will answer the grievance in writing within ten (10) working days after the Step 3 meeting.

5.5 Arbitration.

(1) Any grievance concerning the interpretation, application or alleged breach 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 Association serving written notice on the Superintendent within fifteen (15) calendar days after the Superintendent's answer at Step 3 of the said grievance procedure. If the Association 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 Association and the Board are unable to agree upon the selection of an arbitrator within seven (7) calendar days after the Association's notice of appeal to arbitration, they shall jointly request the American Arbitration Association 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 Association 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 Association 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 their opinion and recommendation shall be confined to the express provision or provisions of this agreement at issue between the Association 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 Association and the Board. The recommendation in writing of the arbitrator within their jurisdiction and authority as specified in this agreement shall be final and binding on the aggrieved employee or employees, the Association, and the Board.

(4) Arbitration Expenses. The Association 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 Grievance Timelines. Unless a grievance is submitted in writing and signed by the grievant within ten (10) working days from the date of its occurrence, it shall be deemed waived.

Unless a grievance is appealed by the grievant in writing within five (5) working days after the Administrator's answer, it shall be deemed settled in accordance with the Administrator's answer.

5.7 Class Grievance. If the Association 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 Assistant Superintendent of Human Resources within ten (10) days from the date of its occurrence. The processing of such grievance shall begin at Step 2.

5.8 **Collection of Information.** By mutual agreement of the grievant and the superior, the time limits stated herein may be compromised to allow for the collection of pertinent information and in the interest of prudent resolution of the grievance.

5.9 **No Reprisals.** No reprisals of any kind will be taken by the Board, the school administration, or the Association, against any employee or official because of their participation in this grievance procedure.

5.10 **Leave for Grievance Resolution.** Should the investigation or processing of a grievance require that an employee or an Association representative be released from their regular assignment, they shall be released without loss of pay or benefits and the employee will not be required to use any leave they may have.

5.11 **Filing of Grievance Materials. All written and printed matter dealing with the processing of a grievance shall be filed separately from the central office personnel files of the employee.**

5.12 **Association Grievance.** The Association shall have the right to file grievances on its own behalf only with respect to issues that are specific to the Association's rights. These are limited to the following: matters arising under **Sections 2.3, 2.4, and 2.5 regarding renegotiations and the impasse procedure**; and matters arising under Article IV governing **Association** - Board Relations.

ARTICLE VI
Promotions, Vacancies, and Transfers

6.1 **Promotions.** Qualifications, work performance, and experience will be considered in all promotions. Applications will be accepted for promotional opportunities from current employees. The applicant who is deemed to be the best qualified for the position will receive the appointment.

The same process would also apply for those who desire a demotion and/or those who desire to change job categories.

If all applicants are equally qualified, then length of continuous service will be given preference. In all cases, the Superintendent will make the final decision as to who will receive the appointment.

When an employee is promoted to a position related to their current position, they will be placed on the step and grade in the appropriate classification which will provide a salary increase equal to or greater than a nine percent (9%) increase in their former pay classification (based on the position and grade hourly rate).

6.2 **Announcement of Vacancies** All positions within the unit which offer promotional and transfer opportunities will be posted for at least one week prior to the close of the application deadline.

Current employees may express an interest in any position for which they qualify in accordance with the promotional procedure (Section 6.6). When a position vacancy exists, those persons who have expressed an interest through the appropriate written transfer request

or application process and meet the minimum qualifications pursuant to records on file in the Human Resources Office will be given first consideration for the position.

A minimum of two internal candidates, **who have applied by the first consideration date (if applicable) posted on the vacancy announcement,** will be interviewed for any promotional opportunity.

Full-time employees, **who have applied by the first consideration date (if applicable) posted on the vacancy announcement,** shall receive first consideration for vacant positions; then qualified part-time employees will be given consideration for full-time assignments.

6.3 **Administrative Transfer.** When it is necessary for reasons not personal to the employee to select an employee for transfer when a transfer has not been requested, qualifications, work performance, experience, and length of continuous service shall be considered. When an administrative transfer is necessary and there is a volunteer deemed acceptable to be transferred, then the volunteer will be considered.

6.4 **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 affected 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, they shall, upon request, have a meeting with the Superintendent or designee. The employee, at their option, may have a person of their choice accompany them at the meeting.

ARTICLE VII
Employment Conditions

7.1 **Tuberculosis Screening.** 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.

7.2 **Health and Safety.** The Harford County Public Schools has the responsibility to provide safe school facilities and to maintain them in a safe and adequate manner. Employees are obligated to report any condition affecting health and safety of pupils or employees of the Harford County Public Schools to the principal of the school or to the individual responsible for the building or facility where such condition is observed so that appropriate action can be instituted by the principal or other appropriate individual within a reasonable time.

7.3 **Ten (10) Month Employees – Duty Year**

(a) **Ten-month school-based instructional staff**. The duty year shall be the same as identified in the school calendar for **certificated instructional staff and shall** not exceed 190 days.

(b) **Ten-month clerical employees** are employed to work for a total of 192 duty days per work year. As a general rule, the beginning date in any one fiscal year will be on or before the first day scheduled for new certificated staff and the ending date no earlier than the last scheduled duty day for certificated staff, no later than June 30 of any fiscal year. The specific beginning and ending date is established by the principal, provided the duty days are within the fiscal year. Ten-month clerical personnel are not required to work when

schools are closed for instructional personnel unless mutually agreed by the principal and **the individual** to be part of the scheduled work year.

(c) **Inclusion Helpers.** The number of duty days for inclusion helpers shall be the same as specified in the school calendar for students, plus an additional four (4) in-service days as long as their assigned student is enrolled in school. If an inclusion helper's assigned student withdraws from school, reasonable efforts will be made to reassign the inclusion helper.

(d) **Working beyond the duty year.** Ten-month unit members will be compensated at their true hourly rate **for any work that is outside their assigned duty year with the exception of duties that are covered by stipends or other contractual payments.**

7.4 **Twelve (12) Month Employees – Duty Year.** Twelve-month employees will work a standard duty year of 260 days including approved holidays. In fiscal years that have more than 260 days, twelve-month HCEA employees will not work on the days(s) beyond 260. The extra non-work day(s) will not count as a duty day or holiday. The extra non-work days(s) in the school calendar will be determined by the Superintendent of Schools. The hours for these extra non-work days will not count toward overtime calculations during the work period in which they occur.

7.5 **Duty Day.** Paraeducators, inclusion helpers, and technicians will be scheduled for a 7 ½ hour work day which includes a 30-minute duty free paid lunch period. Secretarial and clerical personnel will be scheduled for an eight (8) hour work day which includes a 30-minute unpaid duty free lunch period.

Inclusion helpers will be scheduled to work their normal duty day as assigned. When the student assigned to an inclusion helper is absent from school, the inclusion helper will work their normal work day and will be assigned other duties. Employee duty-day expectations will be communicated to employees at the beginning of each school year or upon any change during the school year.

7.6 **Duty-Free Lunch Period.** The duty-free lunch period for employees who are located in a school, e.g., clerical personnel, paraeducators, technicians, transliterators, sign language interpreters, inclusion helpers, and Braille technicians shall extend for at least thirty (30) minutes; but when the pupils have a regular lunch period of less than thirty (30) minutes, the duty-free period shall coincide with such regular period of less than thirty (30) minutes. In general, employees who are located in a school are expected to remain at school during the lunch period. For good reason, permission may be granted to leave the premises during the lunch period. The principal may limit the number of employees who may leave the building during lunch at any one time.

7.7 **Break.** An employee who works in a school will be provided a break of 15 minutes in the morning and in the afternoon. The breaks will be scheduled by the supervisor after consulting with the employee. Breaks should not occur during the last thirty (30) minutes of the duty day on a regular basis. If it is necessary to recall a person during a break, the person will be provided a break at another time. The principal has the discretion to release the employee early to compensate for a break that was missed that day. If an employee regularly misses their break, they are to report the concern to the building administration.

7.8 **Paraeducator and Technician Substitutes.** When a certificated staff member is absent from their assigned classes for one-half day or more, reasonable effort shall be made to employ a substitute. In an event a paraeducator is assigned to work as a substitute for a certificated staff member, the paraeducator will receive a daily stipend of $30.00 if the paraeducator works 1.0 through 4.0 hours as a substitute, and a daily stipend of $60 if the paraeducator works 4.0 hours or more. Instructionally related technicians who are assigned to work as a substitute for a certificated staff member will also receive this stipend.

7.9 **Substitute Coverage.** The district shall make reasonable and appropriate attempts to secure a substitute for any Education Support Professional whose absence would require a long-term substitute.

7.10 **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 their current status and in line with the higher grade classification. Requests for temporary classifications must be submitted to the Human Resources office for approval. 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.

7.11 **Planning.** During early dismissal days, instruction support employees shall have 50-minutes for cooperative/collaborative planning time, when other professional development is not offered.

7.12 **Staff Meetings.** When unit members are required to attend faculty meetings, they will be compensated for any time worked outside the duty day.

7.13 **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 probationary period be extended for a period of up to sixty (60) work days, or that the person be terminated. A principal or supervisor who recommends an extension of the probationary period shall do so in writing with the expectations for improvement in the extended probationary period.

During the probationary period, an employee may only use actually earned sick leave and annual leave.

7.14 **Employee Evaluation.** Employees will be evaluated on an annual basis, or more frequently if deemed necessary, and informed of the quality of their work. All evaluations are the responsibility of the immediate administrative supervisor and shall be comprehensive. Employees will receive a copy of their evaluation at least five (5) duty days before the end of their work year. The employee has a right to review and to comment in writing regarding all evidence on file to support any evaluation of the employee's performance. An employee who disagrees with the evaluation may submit a written addendum or rebuttal to the evaluation. The evaluation and the addendum, if any, will be placed in the employee's personnel file.

The employee shall be requested to sign the evaluation. Signing the evaluation does not mean that the employee agrees or disagrees with the assessment.

If an employee desires a performance assessment with their immediate supervisor, they may request the assessment in writing. In the case of an unsatisfactory performance, the immediate supervisor will note areas that are unsatisfactory and make recommendations for improvement. Employees who receive an unsatisfactory performance evaluation will not be eligible for a step increase. If the employee achieves a satisfactory rating on a subsequent out-of-sequence evaluation, they will receive the step increment effective of the date of achieving the satisfactory evaluation. Judgment of performance by an evaluator shall not be subject to the grievance procedure. An employee who disagrees with the unsatisfactory evaluation may file an administrative appeal under Section 4-205 (c) of the Annotated Code of Maryland, Education Article. If an employee's unsatisfactory evaluation is over turned as a result of a Section 4-205 (c) appeal the employee shall be granted a step increase retroactive to the beginning of the contract year.

7.15 **Personnel Files.** Employees shall be able, upon request, with an appropriate member of the Division of Human Resources, to review the non-confidential contents of their personnel file contained in the Division of Human Resources. This review shall not include confidential material such as letters of reference, academic credentials, and other similar documents pertaining to original employment. If a unit member wishes to be accompanied by another person or representative of the Association during such review, an appointment must be made by contacting the Division of Human Resources.

Complaints which the appropriate supervisor determines to have merit will be included in the personnel file of the employee and shall be brought to the attention of the employee so that he or she may respond to them.

The employee shall have the right to submit a written answer to such allegations. The employee shall be given the opportunity to acknowledge that they have read such materials by affixing their signature on the original with the understanding that such signature merely signifies that they have read the material to be filed and does not necessarily indicate agreement with its contents. The employee shall have the right to submit a written answer to such allegations. Unsubstantiated allegations will not be filed in the employee's personnel file.

7.16 **Notification of Resignation.** Unit members who plan to resign should send a letter of resignation to the Division of Human Resources copied to the principal or department head not less than two (2) weeks prior to the last day of duty.

ARTICLE VIII
Stipends and Compensation for Other Duties

8.1 **Assignment Stipend.** Paraprofessionals assigned to a regional program or Harford Academy will receive a $2,500 assignment stipend that will be paid throughout the contract year. **Regional Programs will be defined as STRIVE, CSP, Early Learners, and Learning Together.**

ARTICLE IX
Wages

9.1 **Step Increase.** Unit members must have been on an active status for a minimum of six (6) months to be eligible for an experience step increment.

9.2 **Payroll Distribution.** All bargaining unit employees will be paid on a bi-weekly basis. Ten-month employees will be paid on a 22 pay **schedule where annualized salary is split equally across the 22 pay periods. (Changes to paycheck may include overtime, dues, withdrawals, unpaid leave, taxes, etc.)**

Salary Schedule notations – Please note, employees are paid a negotiated rate that equals to the annual salaries shown below. These annual salaries represent the salary of a ten-month, full-time, (1.0 FTE) hourly employee or a twelve-month, full-time (1.0) FTE hourly employee, based on an average the number of duty days defined in the Negotiated Agreement.

9.3 **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.

9.4 **Overtime Pay.** An employee who receives prior approval to work overtime will be compensated at time and one-half for work performed beyond forty (40) hours per work week. Annual leave, sick leave and personal leave days do not count **towards** the forty (40) hour work week. Overtime must be authorized by the appropriate administrator **or supervisor**.

9.5 **Credit for Military Service.** 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 years for new employees hired into the school system after July 1, 2015.

9.6 **First year – 2026-2027:**
• **All ESP salary scales shall be increased by ~~5.5%~~ 2% market adjustment.**
• Eligible employees will receive a Step.
• **A "**Me Too" COLA which currently equates to a **~~3.82%~~ 2.5%** COLA on all scales on, **July 1, 2026.**

Second year – 2027-2028:
• Eligible employees will receive a Step.
• A "Me Too" COLA on all scales and **two** language reopeners**, one of which may be financial**.

Third year – 2028-2029:
• Eligible employees will receive a Step.
• A "Me Too" COLA on all scales and **three** language reopeners**, two of which may be financial.**

*Note for Salary Schedules: Paraprofessionals, **without any college credits, but** with their CDA, will be placed on the AA salary lane.

ARTICLE X
Holidays

10.1 **Official Holidays.** The following holidays have been approved by the Board of Education for 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
Juneteenth

When any of the aforementioned holidays, excluding Christmas Eve, occur 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 as indicated in the approved HCPS calendar.

10.2 **School Holidays.** Twelve-Month Employees Only - 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.

(a) All employees who are scheduled to work on the above specified holidays, will be granted an alternate day off in lieu of the holiday worked. The alternate day off must be taken within the same pay period in which the official holiday occurs.

(b) Should the primary and/or general election days be deleted from the above-listed holidays, the Board shall assign alternative holidays to eligible unit members.

10.3 Twelve-month employees are scheduled to work on days when schools may be closed for various school holidays, such as the winter and spring recess as indicated on the approved school calendar. Employees who are absent on these days must be on approved annual, personal business, or sick leave or incur a per diem loss in salary for each day of unauthorized absence. Ten-month clerical employees are not required to report to work on school holidays unless mutually agreed by the principal and employee that the holiday is part of the scheduled work year.

10.4 All other ten-month employees follow the same school schedule as certificated staff as indicated on the approved school calendar and are not required to report to their assigned worksite during approved school holidays.

ARTICLE XI
Leave Provisions

11.1 **Annual Leave.** Annual leave must be planned to give the best practical continuous coverage of the schools and central offices. Eligible employees shall have the option of using a part of their accrued annual leave while school is in session, provided the request is submitted as far in advance as possible and approved by the principal or department head. An employee is not required to give a reason for an annual leave request, however, approval of annual leave requests are conditional upon the needs of the school system and must be approved by the principal or department head.

Twelve-month employees earn annual leave as follows:

- An employee who qualifies for annual leave with five (5) years or less of continuous service earns annual leave at a rate of one (1) day per month.

- An employee who qualifies for annual leave with more than five (5) years of continuous service earns annual leave at a rate of one and one-quarter (1.25) days per qualifying month.

- An employee who qualifies for annual leave with more than ten (10) years of continuous service earns annual leave at a rate of one and one-half (1.5) days per qualifying month.

- An employee who qualifies for annual leave with more than fifteen (15) years of continuous service earns annual leave at a rate of 1.67 days per qualifying month for a total of twenty (20) days per year.

- A maximum of twenty-five (25) days of accrued annual leave may be carried over to the next fiscal year. Accounting for annual leave is based upon the fiscal year. The date of initial employment and the date of termination of employment will determine the amount of annual leave earned on a pro-rata basis for that month.

- Ten-month clerical, paraeducators, technicians, and inclusion helpers do not qualify for annual leave.

11.2 **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. The annual total of sick leave shall be available at the beginning of the school year.

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.

Employees can use up to sixty-four hours of accrued sick leave for an absence due to domestic violence, sexual assault, or stalking committed against the employee or the employee's family member, which includes related legal services or proceedings.

11.3 **Sick Leave Bank.** The Association will manage the sick leave bank. The rules for the Sick Leave Bank will be established by a four (4) member Rules Committee, two (2) members appointed by the President of the HCEA, and two (2) members appointed by the Superintendent. It shall be the purpose of this committee to recommend such rules as the committee considers appropriate for the operation of the Sick Leave Bank. These recommended rules must be approved by the President of the HCEA and the Superintendent before said rules take effect. The committee will meet at least once per year.

11.4 **Personal Business Leave.** Unit members shall receive a total of three (3) work days per year with no loss in salary that may be used for personal business. Unit members employed on or after February 1 shall receive one (1) work day of personal business leave. 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 principal or department head who shall not require a reason for the leave. If, however, an unforeseen circumstance requires the member's absence which could not be approved three days in advance, the reason for the absence shall be stated and the principal or department head may, at their discretion, approve the absence as a day of personal business leave. Personal business leave may be denied when, in the judgment of the principal or supervisor, the member'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 staff, 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 member's absence on one or more of the foregoing days, the member may request use of personal business leave through the principal. The principal or supervisor may, at their discretion, approve the absence as a day of personal business leave. In normal circumstances a member shall not use more than five (5) 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 appropriate Executive Director for circumstances which require the member's absence on these days.

11.5 **Illness of a Member of the Employee's Household or the Employee's Parent.** For an absence that does not qualify under the Family and Medical Leave Act (FMLA), an employee 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. If the absence qualifies under the Family and Medical Leave Act, then the Board's FMLA procedures shall apply.

11.6 **Bereavement Leave.** An employee will be permitted up to seven (7) consecutive days of absence without loss of salary upon the death of a child, stepchild, parent, (natural, foster, **step,** or in-law), grandchild, grandparent, brother, sister, **spouse**, a person who reared the employee, or anyone who lives regularly in the household of the employee.

Leave shall begin the day after the death, except when the service, funeral, or other appropriate ceremony is scheduled beyond the seven (7) days following the death. In the latter circumstances, up to two (2) days of the allowable bereavement leave may be saved to be used within six months of the relative'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 the loss of salary upon the death of a stepbrother, stepsister, brother-in-law, sister-in-law, son-in-law or daughter-in-law. One of the days of absence must be the day of the funeral or internment.

In unusual circumstances there may be flexibility in the use of days upon the agreement between the employee and the Human Resources Office. Should an employee be required to travel for a funeral or other bereavement-related matters, other available leave may be used to extend the time allotted above.

11.7 **Jury Duty.** An employee who serves on jury duty will continue to receive their regular salary. The employee will provide, from the court, written confirmation of their days of service.

11.8 **Legal Summons**. An employee who is not otherwise on leave may be absent in response to a legal 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).

11.9 **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 reemployed by the school system. Leaves of absence may be granted for one (1) year.

The following leaves of absence may be provided 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 a written request to the Superintendent, stating the reason, date to become effective, and if for less than one (1) year, the number of months of leave desired.

An employee returning from an approved leave will be reassigned when an appropriate vacancy occurs for which the employee qualifies provided the employee has notified the Division of Human Resources in writing at least thirty (30) days prior to the expiration of the leave. Persons returning from personal illness leave will provide proper certification from their doctor that they are able to return to work and perform the functions of the assignment. The Board shall retain the right to require additional validation and/or a second medical opinion as deemed necessary at the Board's cost.

If a reduction in force has occurred in the field of employment of the person on leave, the person on leave will be placed on the reduction in force priority recall list according to their length of continuous service in Harford County.

11.10 Inclement Weather. Ten-month clerical and instructional employees are not required to report to work when schools are closed prior to the regular opening time or beginning of the regular work day. The day or days may be made up in order to comply with the minimum number of school days required by state law or to comply with other contractual language. In the event of delayed openings, and/or early closings due to inclement weather, ten-month clerical and instructional employees will work on the same schedule as ten-month certificated staff.

On days when schools are closed or opened on a delayed basis, twelve-month clerical employees will report to work at their regularly scheduled time in accordance with established inclement weather procedures, unless they have requested and received approval to use annual or personal leave. If schools and offices are closed, unit members will not be required to report to work unless they have been designated as "essential personnel." When schools are closed early due to inclement weather, twelve-month clerical employees will be released at the direction of the Superintendent (or designee), unless they have requested and received approval to use annual or personal leave.

11.11 Leave of Absence for Maternity/Paternity Leave. Parental Leave: Eligible employees may seek 12 continuous workweeks of unpaid FMLA in a 12-month period for the birth of a son or daughter and bonding with the newly placed 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 12 work weeks of unpaid leave in a 12-month period for the aforementioned FMLA-qualifying reasons. Employees granted such leave shall return to their same position providing the employee returns by the end of the FMLA approved absence.

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

11.12 Religious Holidays. An employee shall have three (3) days of leave for observance of recognized special holidays which they believe to be mandated by their religion, provided that the leave they seek would be given a positive recommendation by the proper authorities. The principal may contact the proper religious authority for their recommendation. The three (3) days allowed for religious holiday shall be in addition to sick days and other emergency days and shall not be accumulative.

11.13 *Assault Leave - §6-111.

(a) An employee of a county board who is absent due to physical disability that results from an assault while in the scope of board employment shall be kept on full pay status instead of sick leave during the period of absence.

(b) Each county board shall establish rules and regulations for the entitlement and use of assault leave, including a requirement that an employee provide:

  (1) A signed statement that justifies the use of assault leave; and

  (2) If medical attention is required, a certificate from a licensed physician that states the nature and duration of the disability.

*This reference is related to Education Article §6-111 and as such is not subject to the grievance process.

Assault Leave policy and procedures can be found on the HCPS webpage under Board of Education – Policies and Procedures. (https://www.hcps.org/boe/policiesprocedures)

11.14 Deduction for Absences. Deductions for absences may be requested in one (1) hour increments when coverage for that time is not required or when coverage has been arranged and is not a disruption **to** the school.

ARTICLE XII
Disposition of Unused Leave Upon Retirement, Resignation, or Death

12.1 Payment for Unused Days of 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.

12.2 Payment for Unused Days of Sick Leave. Employees who enter retirement from the Harford County Public Schools after ten (10) years of service with HCPS 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.

12.3 Payment for Unused Sick Leave Death Benefit. A death benefit based upon the number of unused days of sick leave will be paid to the beneficiary of an employee who has served ten (10) years with the school system and whose death occurs while the employee is on active duty or on an approved leave of absence. The payment for the unused sick leave will be up to a maximum of 200 days at the rate of 25% of the daily rate of pay or $18 for a full day, whichever is higher.

12.4 Payment for Unused Annual Leave Death Benefit. Payment for current and accumulated days of annual leave will be made to the beneficiary of an employee whose death occurs while the employee is employed by the HCPS. Such payment would be at the current daily rate of pay of that employee.

ARTICLE XIII
Insurance

13.1 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 (20) or more hours a week. Voluntary Supplemental Life Insurance will be offered at full cost (100%) to the individual.

13.2 Group Life Insurance. The Board will provide group life insurance and group accidental death and dismemberment to eligible employees in an amount of $8000 or an amount that will match the individual's salary rounded to the nearest $1000, whichever is higher. This amount will not be changed during the contract year. An employee may purchase an additional amount of supplemental life, spousal, and dependent insurance at full (100%) cost to the employee. The Board will make payment for a full twelve (12) month period commencing July 1 and ending June 30.

13.3 Benefits Advisory Committee. The Board agrees to establish a Benefits Advisory Committee to 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. A copy of the report will be forwarded to the HCEA President for possible negotiations.

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 themself, one (1) representative from each of the four (4) other employee groups appointed by their President or the President may appoint themself, and one (1) person representing the retired employee's association.

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.

13.4 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 a**n 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 HCEA-ESP 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.**

Employees may not be covered by two Board provided insurance programs. Employees and eligible family members whose spouse or children are also employees of the school system may only select one insurance program for coverage. The employee and their spouse or children may select separate coverage, but they may not select duplicate coverage. (e.g., An employee and spouse, who is also an employee, may select family coverage, or they may select two individual plans, they may not select both.)If one employee's eligibility for participation

is terminated for any reason, the other employee family member shall continue to be eligible for coverage through their own eligibility.

13.5 **The Board's Rate of Contribution.** The Board's rate of contribution applicable to the coverage made available for all life and dental insurance plans shall be 90% of the total premium. The Board's 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 50% of the Board's contribution for full-time employees identified in this article.

13.6 **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.

Employees who are injured on the job and who qualify for weekly disability payments through Workers' Compensation will receive their regular salary, less the amount of the disability payments for up to twenty (20) duty days. Employees may then use their accumulated sick leave in order to maintain their full salaries. After the 20th day of absence, one-third of one day of sick leave will be deducted for each day compensated by Workers' Compensation to maintain an employee's full salary.

13.7 **Flexible Spending Account and Employee Assistance Plans.** The Board will make available for the duration of the Agreement the opportunity for employees, to elect to participate in a Flexible Spending Account Plan (FSA). 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.

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 Plan 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.

13.8 **Additional Benefit Offerings.** 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.

ARTICLE XIV
Reimbursement

14.1 **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 Administrative Services for prior approval before payment can be authorized.

14.2 **Reimbursement for Job-Related Courses or Training Programs.** Harford County Public Schools will reimburse employees for the actual cost of tuition for job-related courses or training programs up to $175.00 per credit. The number of credits to be reimbursed per year will not exceed a total of twelve (12) credits. The total number of credits for any employee that will be reimbursed by the school system will not exceed a total of sixty (60) credits.

In order to qualify for reimbursement, all courses and/or training programs must be approved by the immediate supervisor and the appropriate assistant superintendent prior to enrollment in the course or training program.

In order to be reimbursed, the employee must pass the course or training program with a "C" or better when letter grades are issued or submit official proof of successfully completing the course or training program where grades are not issued.

14.3 **Reimbursement for Paraprofessional Assessment.** Harford County Public Schools will reimburse the full cost of the ParaPro Assessment for all paraeducators who are not otherwise eligible to achieve "highly qualified" status, if the employee meets the Maryland qualifying score on the ParaPro Assessment.

ARTICLE XV
Faculty Advisory Committee

15.1 **Faculty Advisory Committee.**

(a) A Faculty Advisory Committee composed of teachers and/or employees shall be established in each school.

(b) The committee will consist of not less than three (3) members or more than fifteen (15) members.

(c) Members of the committee shall be elected in each school by the teachers and staff during the month of September and shall serve through June 30. In case of resignation, transfer, or other reason an elected member cannot serve, a special election shall be conducted to choose a successor.

(d) The purpose of the Faculty Advisory Committee will be to advise the principal with reference to procedures for the operation of the school.

The principal shall meet with the Faculty Advisory Committee at mutually agreeable times upon the call of either the Faculty Advisory Committee or the principal, but not later than ten (10) school days from the date of request. The principal shall respond to the committee within ten (10) school days after a meeting between the parties. The principal shall

consider the advice of the committee and may submit topics to that committee for their study and advice.

15.2 **Advisory Instructional Council.** The Superintendent will appoint an Instructional Council whose composition will include teacher and employee representation.

ARTICLE XVI
Reduction in Force

16.1 **Reduction in Force**. Should the Board find a reduction in the number of employees to be considered, it shall notify the Association, in writing, of such possibility as soon as known.

The Board shall meet with the Association to discuss the specifics of the reduction.

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 Harford County 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 their field of employment and shall indicate in writing within ten (10) days of the receipt of the letter their acceptance or rejection of the position.

In no case shall a new Employee be employed by the Board while there are laid off Bargaining Unit Members who are qualified for a vacant or newly created 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 Procedures Supporting Services Personnel. These procedures will remain in effect for the duration of this Agreement.

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

ARTICLE XVII
Employee Rights

17.1 **Association Representation.** When meeting with an employee for the purpose of discipline, suspension, demotion, or discharge, the employee may request that an Association representative be present. The employee shall be given up to two (2) business days to arrange for representation.

Discipline shall be defined as a penalty imposed upon a member and entered into the personnel record outside the normal evaluation process.

17.2 **Just Cause.** Any discipline of an employee by a supervisor shall be conducted in private, except when immediate action is required by the supervisor in an emergency situation. An employee may be reduced in compensation or rank with a resulting reduction in compensation,

disciplined, suspended, or terminated for just cause only. For this section the grievance procedure will apply only through Step 3. Following the Step 3 meeting, the Superintendent will make the determination. This section will not be subject to the grievance procedure beyond Step 3; however, it will be subject to the administrative appeal procedure as contained in Section 4-205 (c) of the Annotated Code of Maryland, Education Article.

No non-probationary employee shall be reduced in compensation or rank with a resulting reduction in compensation, disciplined, suspended or discharged without being informed of the reason in writing, which will include the allegations and relevant facts, and afforded the opportunity to give an oral response to the Superintendent or their designee.

17.3 **Personal Rights.** The personal life of an employee is of appropriate concern to the Board only as it affects an improper relationship between the employee and the school system.

17.4 **Maintenance of Classroom Control and Discipline.** In the absence of, or in conference with, a certificated employee, when in the professional judgement of the employee, a student is, by their behavior, seriously disrupting the instructional program to the detriment of other students, the employee may refer the student to administration.

17.5 **Conference with Employee.** When a student has been referred to the principal or designee for disciplinary action, the principal or designee shall communicate the outcome with the employee. Communicate means a notification by any means, e.g., telephone, electronic mail, or an in-person conference, where the views of the employee may be considered.

17.6 **Personal Belongings.** The Board shall strive to provide all bargaining unit employees with an individual, secure, area or space, for the purpose of securing and storing personal belongings during their duty day. The identified area or space should have a means of securing/locking a portion or the entirety of the space.

ARTICLE XVIII
Duration

18.1 **Duration of Agreement.** This agreement shall take effect on July 1, **2026** through June 30, **2029**. The Board and the Association agree that all negotiable items have been discussed during negotiations leading to this agreement and, therefore, agree that negotiations will not be reopened on any item, whether contained herein or not, during the life of this agreement except by mutual consent.

Signatures of the negotiators who confirm the agreement reached on the above items and who recommend this total agreement for ratification by the Board of Education and the Harford County Education Association:

Representatives of the Harford County Education Association:

/s/ Allison Heintz, Co-Chief Negotiator
/s/ Roxanne Rife, Co-Chief Negotiator
/s/ Stacey Albrecht
/s/ Stephanie Dowell
/s/ Kathy Glover
/s/ Donna Hope
/s/ Cynthia Poper
/s/ Kindra Stevens

Representatives of the Board of Education of Harford County:

/s/ C. Mae Alfree, Ed.D., Chief Negotiator
/s/ Eric Clark
/s/ Michael Cuneo
/s/ Joanne Frailer
/s/ Stacey Gerringer, Ed.D.
/s/ Shelby Houseman
/s/ Deborah Judd
/s/ Renee McGlothlin, Ed.D.
/s/ Daniel Reimers
/s/ Benjamin Richardson
/s/ Colleen Sasdelli
/s/ Thomas Smith

MEMORANDUM OF UNDERSTANDING

between

HARFORD COUNTY PUBLIC SCHOOLS

and

HARFORD COUNTY EDUCATION ASSOCIATION

(EDUCATION SUPPORT PROFESSIONALS)

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the Harford County Education Association - Education Support Professionals (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 ESP 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 Harford County Education Association - Education Support Professionals (HCEA-ESP). 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 HCEA-ESP 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 HCEA		For the Board of Education	
Ely M Jones	Jun 11, 2024	C. Mae Alfree, Ed.D. C. Mae Alfree, Ed.D. (Jun 11, 2024 14:21 EDT)	06/11/24
Chrystie Crawford-Armick	06/11/24	Benjamin Richardson (Jun 11, 2024 14:17 EDT)	06/11/24

MEMORANDUM OF UNDERSTANDING

between

HARFORD COUNTY PUBLIC SCHOOLS

and

HARFORD COUNTY EDUCATION ASSOCIATION

(EDUCATION SUPPORT PROFESSIONALS)

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the Harford County Education Association - Education Support Professionals (Association).

Harford County Public Schools has entered into an MOU with Towson University (TU) to provide financial support for up to fifteen HCEA Education Support Professionals, who are accepted into the program to become a certificated teacher. This benefit is beyond the negotiated tuition benefits outlined in the ESP 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 Harford County Education Association - Education Support Professionals (HCEA-ESP). 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 from Towson University and returning to work in a Harford County Public School.

Program Guidelines & Priorities:

*Any HCEA - Education Support Professional may apply for the program which will be open to up to fifteen HCPS employees and will provide full tuition and fees beyond the benefits outlined in the HCEA-ESP Negotiated Agreement. The selected HCEA Education Support Professionals will form a cohort that will begin their first classes with the 2024 Fall Semester.

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

A. Be able to commit to participate in a three-year teacher preparation program with Towson University.

B. Pass each 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.

C. 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 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. 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, 2027.

For HCEA		For the Board of Education	
	07/11/2024	C. Mae Alfree, Ed.D. C. Mae Alfree, Ed.D. (Jul 16, 2024 15:37 EDT)	07/16/2024
	07/16/2024	Benjamin Richardson (Jul 17, 2024 15:27 EDT)	07/17/2024

MEMORANDUM OF UNDERSTANDING

BETWEEN

THE HARFORD COUNTY BOARD OF EDUCATION

AND

THE HARFORD COUNTY EDUCATION ASSOCIATION

(EDUCATION SUPPORT PROFESSIONALS)

This Memorandum of Understanding constitutes an agreement between the Harford County Board of Education and the Harford County Education Association – Education Support Professionals (HCEA-ESP).

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

- Effective no later than Monday, June 22, 2026, and ending Friday, August 14, 2026, Harford County Public Schools will be in operation Monday through Thursday from 7:00 AM to 5:00 PM; employees will work a 4-day work schedule.
- **HCPS Schools & Offices will be closed on Tuesday, June 23, 2026 for Election Day and Thursday, July 2, 2026, in observance of Independence Day.**
- Staff will work a 10-hour work day schedule from 7:00 AM to 5:00 PM. When operations permit, the administrator or supervisor may authorize flexibility in scheduling when extenuating circumstances arise. If an employee feels they were not granted reasonable flexibility; the employee may request a review of the decision by the appropriate Assistant Superintendent and/or Deputy Superintendent for Operations.
- 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, which if operationally possible, may be combined with the 60-minute midday duty free lunch.

Employees will consult with their supervisor to establish a shift, as well as a lunch and break schedule that ensures appropriate coverage within the department/building.

Procedural information will be provided and shared with administrators, supervisors, and staff.

HCEA-ESP Representative(s)		**Board Representative(s)**	
Chrystie R Crawford-Smith	02/25/2026	C. Mae Alfree, Ed.D. C. Mae Alfree, Ed.D. (Feb 27, 2026 14:07:59 EST)	02/27/2026
Allison Heintz	02/25/2026	Benjamin Richardson (Feb 27, 2026 13:27:16 EST)	02/27/2026

MEMORANDUM OF UNDERSTANDING

BETWEEN

THE HARFORD COUNTY BOARD OF EDUCATION

AND

THE HARFORD COUNTY EDUCATION ASSOCIATION EDUCATION SUPPORT PROFESSIONALS

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the Harford County Education Association (Association).

The Board and Association agree to provide compensation to Education Support Professionals who fill the role of Technology Support Specialist outside the duty day for the 2026-2027 school year.

The parties also agreed to the following:

- Technology Support Specialist will be selected by the Principal through an in-school application process.

- A stipend of **$2,556** will be paid to Education Support Professionals whose job duties do not align with the Technology Support Specialist responsibilities. Employees receiving this stipend will be required to work one (1)-additional hour per day.

- For Education Support Professionals whose job duties do align with the Technology Support Specialist duties (such as Media Techs) will be paid their true hourly rate. Overtime will be calculated for hours worked beyond forty (40) each week. Employees receiving the hourly payment will be limited to five (5) hours per week and will be required to submit timesheets to payroll each pay period for processing and payment.

The Board will establish the number of Technology Support Specialist positions based on the number of students/computers per school.

This agreement expires on June 30, 2027.

Chrystie Crawford-Jornick	08/12/2026		08/12/2026
For HCEA	Date	For the Board	Date

MEMORANDUM OF UNDERSTANDING

between

HARFORD COUNTY PUBLIC SCHOOLS

and

HARFORD COUNTY EDUCATION ASSOCIATION

(EDUCATION SUPPORT PROFESSIONALS)

This Memorandum of Understanding (MOU) constitutes an agreement between Harford County Board of Education (Board) and the Harford County Education Association - Education Support Professionals (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 Harford County Education Association - Educational Support Professionals (HCEA-ESP). 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 HCEA-ESP 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 HCEA

Chrystie Crawford-Jamick 08/18/2026

For the Board of Education

08/18/2026

MEMORANDUM OF UNDERSTANDING

BETWEEN

THE HARFORD COUNTY BOARD OF EDUCATION

AND

HARFORD COUNTY EDUCATION ASSOCIATION

(EDUCATION SUPPORT PROFESSIONALS)

This Memorandum of Understanding constitutes an agreement between the Harford County Board of Education (Board) and the Harford County Education Association - Education Support Professionals (HCEA-ESP).

HCPS and HCEA-ESP agree to the following changes for the 2026-2027 school year:

- The December 23, 2026 professional development day will be amended to afford all unit members the ability to work from home. The district will ensure that ESPs will be credited for their hours worked, through Oracle, without the requirement of recording their time through the Oracle system.

- Professional development will be reduced by one day identified as April 9, 2027. This will be a non-duty day with no reduction in compensation.

- All non-essential school related activities which are held before or after school or in the evening will not be required.

- On the October 16th Professional Development Day, during the 3-hour negotiated planning block, all unit members will be given 60 minutes of time to complete professional tasks or responsibilities. This time cannot be designated for other duties.

- The Board and HCEA-ESP shall expand the Association Leadership meeting 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.

For HCEA:		For the Board:	
Chrystie Crawford-Armick	09/04/2026	C. Mae Alfree, Ed.E. C. Mae Alfree, Ed.E. (Sep 8, 2026 07:41:14 EDT)	09/08/2026
Roxanne Rife	09/04/2026	[signature]	09/04/2026

Harford County Public Schools Salary Schedule for Ten Month Clerical Employees FY27 - Effective July 1, 2026	
STEP	**GRADE 2**
1	$28,198
2	$29,043
3	$29,917
4	$30,815
5	$31,739
6	$33,324
7	$34,990
8	$36,742
9	$38,576
10	$40,507
11	$40,690
12	$40,872
13	$41,057
14	$41,240
15	$41,423
16	$41,607
17	$41,791
18	$41,975
19	$42,157
20	$42,341
21	$42,525
22	$42,707
23	$42,891
24	$43,075
25	$43,259
26	$43,441
27	$43,623
28	$43,809
29	$43,993
30	$44,174

Original

Harford County Public Schools
Salary Schedule for Twelve Month Clerical and Transportation Specialists
FY27 - Effective July 1, 2026

STEP	GRADE 2	GRADE 6	GRADE 8	GRADE 10
1	$38,186	$43,686	$49,044	$55,301
2	$39,330	$44,997	$50,513	$56,961
3	$40,512	$46,347	$52,029	$58,670
4	$41,728	$47,738	$53,590	$60,429
5	$42,979	$49,170	$55,199	$62,241
6	$45,126	$51,629	$57,958	$65,354
7	$47,383	$54,208	$60,856	$68,620
8	$49,754	$56,919	$63,898	$72,052
9	$52,238	$59,766	$67,094	$75,654
10	$54,852	$62,754	$70,450	$79,436
11	$55,101	$62,938	$70,633	$79,621
12	$55,348	$63,122	$70,816	$79,804
13	$55,597	$63,306	$71,000	$79,986
14	$55,845	$63,488	$71,183	$80,170
15	$56,094	$63,671	$71,367	$80,354
16	$56,342	$63,856	$71,550	$80,538
17	$56,592	$64,037	$71,734	$80,721
18	$56,839	$64,222	$71,918	$80,904
19	$57,088	$64,405	$72,101	$81,089
20	$57,336	$64,590	$72,285	$81,272
21	$57,585	$64,772	$72,467	$81,455
22	$57,833	$64,956	$72,651	$81,637
23	$58,083	$65,140	$72,835	$81,821
24	$58,329	$65,322	$73,018	$82,006
25	$58,579	$65,505	$73,201	$82,189
26	$58,827	$65,690	$73,385	$82,371
27	$59,075	$65,874	$73,568	$82,555
28	$59,324	$66,056	$73,753	$82,739
29	$59,573	$66,240	$73,936	$82,923
30	$59,821	$66,424	$74,119	$83,106

Original

Harford County Public Schools Salary Schedule for Inclusion Helpers FY27 - Effective July 1, 2026	
STEP	
1	$24,705
2	$25,443
3	$26,207
4	$26,994
5	$27,801
6	$28,635
7	$29,494
8	$30,400
9	$31,303
10	$32,233
11	$32,466
12	$32,699
13	$32,930
14	$33,162
15	$33,395
16	$33,626
17	$33,860
18	$34,092
19	$34,325
20	$34,556
21	$34,787
22	$35,021
23	$35,253
24	$35,484
25	$35,717
26	$35,948
27	$36,183
28	$36,415
29	$36,646
30	$36,878

Original

Harford County Public Schools
Salary Schedule for Interpreters, Transliterators, and Braille Technicians
FY27 - Effective July 1, 2026

STEP | GRADE	IN (Without Certificate)	INQ (With Certificate)	INB (Bachelor's Degree)
1	$41,039	$41,596	$42,153
2	$42,269	$42,826	$43,383
3	$43,536	$44,093	$44,650
4	$44,843	$45,400	$45,957
5	$46,187	$46,744	$47,301
6	$47,573	$48,130	$48,687
7	$48,999	$49,556	$50,113
8	$50,470	$51,027	$51,584
9	$51,984	$52,541	$53,098
10	$53,546	$54,103	$54,660
11	$55,151	$55,708	$56,265
12	$56,807	$57,364	$57,921
13	$58,511	$59,068	$59,625
14	$60,267	$60,824	$61,381
15	$62,072	$62,629	$63,186
16	$62,258	$62,815	$63,372
17	$62,439	$62,996	$63,553
18	$62,623	$63,180	$63,737
19	$62,806	$63,363	$63,920
20	$62,990	$63,547	$64,104
21	$63,173	$63,730	$64,287
22	$63,357	$63,914	$64,471
23	$63,540	$64,097	$64,654
24	$63,724	$64,281	$64,838
25	$63,908	$64,465	$65,022
26	$64,091	$64,648	$65,205
27	$64,275	$64,832	$65,389
28	$64,456	$65,013	$65,570
29	$64,642	$65,199	$65,756
30	$64,825	$65,382	$65,939

Original

Harford County Public Schools Salary Schedule for Paraeducators FY27 - Effective July 1, 2026					
STEP	**GRADE IA** (No College Credits)	**GRADE I30** (30 College Credits)	**GRADE I60** (60 College Credits)	**GRADE I90** (90 College Credits)	**GRADE IAB** (Bachelor's Degree)
1	$28,482	$28,820	$29,158	$29,496	$29,834
2	$29,337	$29,675	$30,013	$30,351	$30,689
3	$30,216	$30,554	$30,892	$31,230	$31,568
4	$31,122	$31,460	$31,798	$32,136	$32,474
5	$32,056	$32,394	$32,732	$33,070	$33,408
6	$33,019	$33,357	$33,695	$34,033	$34,371
7	$34,008	$34,346	$34,684	$35,022	$35,360
8	$35,027	$35,365	$35,703	$36,041	$36,379
9	$36,079	$36,417	$36,755	$37,093	$37,431
10	$37,161	$37,499	$37,837	$38,175	$38,513
11	$38,275	$38,613	$38,951	$39,289	$39,627
12	$39,425	$39,763	$40,101	$40,439	$40,777
13	$40,609	$40,947	$41,285	$41,623	$41,961
14	$41,826	$42,164	$42,502	$42,840	$43,178
15	$43,079	$43,417	$43,755	$44,093	$44,431
16	$43,301	$43,639	$43,977	$44,315	$44,653
17	$43,523	$43,861	$44,199	$44,537	$44,875
18	$43,746	$44,084	$44,422	$44,760	$45,098
19	$43,969	$44,307	$44,645	$44,983	$45,321
20	$44,190	$44,528	$44,866	$45,204	$45,542
21	$44,414	$44,752	$45,090	$45,428	$45,766
22	$44,638	$44,976	$45,314	$45,652	$45,990
23	$44,860	$45,198	$45,536	$45,874	$46,212
24	$45,082	$45,420	$45,758	$46,096	$46,434
25	$45,305	$45,643	$45,981	$46,319	$46,657
26	$45,527	$45,865	$46,203	$46,541	$46,879
27	$45,749	$46,087	$46,425	$46,763	$47,101
28	$45,971	$46,309	$46,647	$46,985	$47,323
29	$46,194	$46,532	$46,870	$47,208	$47,546
30	$46,417	$46,755	$47,093	$47,431	$47,769

Original

Harford County Public Schools Salary Schedule for Technicians FY27 - Effective July 1, 2026		
STEP | GRADE	**TEC** **(Without Bachelor's)**	**TEB** **(Bachelor's Degree)**
1	$34,162	$35,512
2	$35,187	$36,537
3	$36,241	$37,591
4	$37,329	$38,679
5	$38,450	$39,800
6	$39,604	$40,954
7	$40,789	$42,139
8	$42,016	$43,366
9	$43,275	$44,625
10	$44,574	$45,924
11	$45,909	$47,259
12	$47,287	$48,637
13	$48,706	$50,056
14	$50,167	$51,517
15	$51,670	$53,020
16	$51,892	$53,242
17	$52,117	$53,467
18	$52,339	$53,689
19	$52,560	$53,910
20	$52,782	$54,132
21	$53,006	$54,356
22	$53,228	$54,578
23	$53,450	$54,800
24	$53,674	$55,024
25	$53,896	$55,246
26	$54,118	$55,468
27	$54,341	$55,691
28	$54,564	$55,914
29	$54,786	$56,136
30	$55,008	$56,358

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** **lincolnfinancial.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.

	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

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.

	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.

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.

	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—includes 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 EXAMINATIONS[1]	
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 LENSES[2]	
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 LENSES[1]	
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 CORRECTION[1]	
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 mem
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/Ultimate)	$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.

MetLife | Pet Insurance

HARFORD COUNTY PUBLIC SCHOOLS
Inspire • Prepare • Achieve

Join us for a FREE pet insurance webinar

If you're thinking about taking advantage of discounted rates[1] 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**
- **2/19/2026**
- **3/19/2026**
- **4/16/2026**
- **5/21/2026**
- **6/18/2026**
- **7/16/2026**
- **8/20/2026**
- **9/17/2026**
- **10/15/2026**
- **11/19/2026**
- **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 chat[5] – Get immediate assistance, even on weekends and holidays!

Healthy pet incentive[6]

Automatic coverage increases annually[7]

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).

L0924043611[exp0926][All States][DC]
© 2024 MetLife Services and Solutions, LLC, New York, NY 10166. All Rights Reserved
© 2024 Peanuts Worldwide LLC