### MASTER CONTRACT AUGUST 1, 2017 to JUNE 30, 2018

# BETWEEN THE BOARD OF SCHOOL TRUSTEES OF HAMILTON COMMUNITY SCHOOLS AND THE HAMILTON CLASSROOM TEACHERS ASSOCIATION

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# ARTICLE I RECOGNITION

The bargaining unit of the Hamilton Classroom Teachers Association exclusive representative and Hamilton Community School Corporation, school employer is the following:

Certificated personnel who are employed by the Board except the superintendent, assistant superintendent(s), social worker, deputy treasurer, principals, assistant principal(s), administrative assistant(s), athletic director, and business manager. The Board agrees not to bargain with any individual teacher and not to bargain with or recognize any teachers' organization other than the Association for the duration of this Contract.

#### ARTICLE II BOARD RIGHTS

The school employer shall have the responsibility and the authority to manage and direct, on behalf of the public, the operations and activities of the school corporation to the full extent authorized by law.

#### ARTICLE III LEAVES

#### A. SHORT-TERM LEAVES

#### 1. Personal Business Days

Three (3) personal business days, which may accumulate to a maximum of five (5) days in any one school year, will be granted to all teaching personnel for use on any staff day with the following exceptions: The first staff day and student day of the school year; the day before or the day after scheduled break periods and/or holidays; and the last student and staff day of the school year. The sole exception to the first day exclusion is for staff member(s) who are delivering their child to college for the first time during their freshman year. Prior notice must be given to the school corporation for the taking of personal business days. Except in emergency situations, the notice should be at least three (3) school days in advance of the day(s) being requested. Exceptions to the restrictions on use of personal leave involving unforeseen or other circumstances may be made at the discretion of the superintendent.

#### 2. Legal Leave

A teacher called for jury duty or subpoenaed for a cause related to his/her position as a teacher in the district will be compensated for the difference between his/her daily wage and any wages received.

#### 3. Illness or Injury

Each teacher shall be granted paid Personal/family Illness Days to be used for absence from work on account of illness, quarantine or other reasons listed by State Statute for a total of twelve

(12)days in the first year and ten(10)days in each succeeding year without loss of compensation. A teacher who determines he/she must be absent for a school day is expected to notify the principal, or designee, by 6:30 am.

If accumulated personal illness days have been exhausted, additional days without pay will be granted by submitting a written request with appropriate documentation to the superintendent. Documentation will be provided and may be one of the following: a bill or note from the attending physician, or a note from the teacher explaining the need for his/her services in caring for the relative. Immediate family will be defined as follows: spouse, parents, grandparents, children, foster children, grandchildren, brothers, sisters, father-in-law, mother-in-law, stepchildren and children over whom you have guardianship.

Such days, if unused, shall accumulate subject to the conditions set forth below. At the end of each school year, with the exception of (2) personal business days which may be carried over to the following school year, all unused personal business days shall be converted to illness days. For each day of absence beyond the cumulative days, one day's pay shall be deducted from the employee's salary

#### a. Accumulated Sick Leave

By no later than the end of each school year, the school corporation shall contribute \$50.00 for each unused illness day in excess of ninety (90) to the given teacher's 401(a) Plan account.

#### b. Credit of Sick Leave After Granted Leave

Personal illness days accumulated by teacher prior to a granted leave of absence shall be credited to the teacher upon return.

#### c. Workman's Compensation

Any teacher who misses school because of an injury from a student assault and qualifies for Workman's Compensation will receive pay for those missed days without any deduction from sick leave until such time as the teacher qualifies for disability leave.

#### 4. BEREAVEMENT LEAVE

In the case of death in the immediate family, a teacher will be allowed up to five (5) days of leave within a calendar year of the death, per occurrence without loss of compensation.

The immediate family will be defined as follows: spouse, parents, grandparents, children, foster children, grandchildren, brothers, sisters, father-in-law, mother-in-law, stepchildren, and children over whom you have guardianship. Teachers will be allowed up to three (3) school days per occurrence without loss of compensation from work following the death of other relatives for the purpose of attending the funeral/memorial service. Teachers who wish to attend the funeral/memorial service of a person not covered by this provision or otherwise be absent from school upon the death of friends are to use their personal business days for this purpose.

#### **5. PROFESSIONAL LEAVE**

Professional leave with pay may be granted for teachers who are interested in:

- a. Attending or participating in professional meetings, educational or school-related workshops, seminars or conferences sponsored by industry, professional associations, colleges, universities or government agencies that promote the goals and mission of the school corporation.
- b. Visiting other school corporations, educational institutions, and businesses or industry for the purpose of observing the instructional techniques or instructional oriented programs. Requests for professional leave days must be submitted in writing on the appropriate form to the Superintendent through the building principal. Requests should be submitted as far in advance of the requested leave time as possible, but not less than five (5) days prior to the date requested. If the school administration or Board of School Trustees identifies conferences, workshops, seminars, or other educational activities as being beneficial for the Hamilton Community Schools, they may request representation of the certified employees. Notice of the workshop, seminar, or conference will be posted so that individuals wishing to volunteer may do so. Final determination of who represents the school will be made by the school administration.
  - i. Reimbursement of Expenses-For approved leave the teacher shall be reimbursed for use of a personal automobile at the travel mileage rate then established by the Internal Revenue Service. The Superintendent may also approve reimbursement for lodging, meals, and registration fees. Paid receipts must be presented for reimbursement.

## ARTICLE IV ILLNESS LEAVE BANK

#### A. PURPOSE

1. To provide fellow teachers with additional illness leave days in addition to those provided by the normal illness leave policy for severe illness, injury, or incapacitation.

#### **B. ADMINISTRATION**

- 1. An Illness Leave Bank Committee shall be comprised of three (3) teachers and one (1) administrator. Each teacher shall be appointed by the Executive Committee of the Hamilton Classroom Teachers Association for a period of two (2) years. Administrators shall be appointed by the Superintendent, annually.
- 2. The Illness Leave Bank Committee will be responsible for collecting the days to be placed in the Illness Leave Bank and notifying the superintendent of authorization for such days to be donated to the bank. Anyone wishing to donate to the Illness Leave Bank must do so by October 1st. Failure to do so terminates membership in the Illness Leave Bank until the Bank is reopened.

- 3. The Illness Leave Bank will be opened annually to all teachers. Teachers new to the Hamilton Community School Corporation may participate upon signing the initial Contract. Two (2) days will be donated by those willing to enter the program.
- 4. The Illness Leave Bank Committee will be responsible for handling the sick leave donation agreement and sick leave application. The Committee will meet and act upon any Application within ten (10) working days of receiving written notice.
- 5. The Illness Leave Bank Committee will provide teachers with an accounting of the number of days used and the number of days left in the Illness Leave Bank in May of each school year.

#### C. ELIGIBILITY

- 1. All teachers may join, but must do so by October 1st.
- 2. Any teacher donating two (2) of his/her personal days or accumulated illness leave days to the Bank, becomes a participating member of the Bank. No further donations will be required unless the Illness Leave Bank's accumulated days are depleted
- 3. Once a day has been given to the Illness Leave Bank, it loses any individual identity. The contributing teacher gives up all rights to that day, including retirement benefits.
- 4. Members will be required to donate one (1) additional day to replenish the Illness Leave Bank if the total number of days falls below fifteen (15) days. When the situation requires teachers to donate an additional illness day to the bank, only teachers who donate an additional day will still be participating members of the bank. Failure to donate will terminate membership in the Illness Leave Bank until the Bank is reopened. A teacher will not be required to donate more than three (3) days in any one (1) year.
- 5. After meeting the requirements for long-term disability payments, the teacher will no longer be eligible for Illness Leave Bank benefits.
- 6. Any participant in the Illness Leave Bank with a severe illness, injury, or incapacitation may apply in advance to draw days from the Bank after and contingent upon exhausting all his/her accumulated sick leave and personal days. A participant may apply to draw days from the Bank for the lesser of the time:
  - a. until he/she is eligible to collect benefits under the corporation long-term disability policy or
  - b. until he/she has drawn a maximum of thirty (30) illness leave bank days over the course of his/her employment in this school corporation.

- 7. Teachers are eligible to draw days only while under contract to the Hamilton Community School Corporation and not during summer or school vacation.
- 8. Each applicant must fill out an application form completely and have a doctor's certification of the illness or injury. These application forms are available from the Association president.
- 9. The Illness Leave Bank is intended to provide days for disability related to pregnancies but not for child- care.
- 10. Any compensation derived from worker's compensation will be offset against illness day benefits.

## ARTICLE V TEACHING CONDITIONS

#### A. PAY SCHEDULE

Each teacher will be paid an annual salary, per the regular teacher's contract, in twenty-four equal installments on the **5th** and the **20th** of each month. If a payday falls on Saturday or Sunday, checks will be deposited on Friday. If a payday falls on a legal holiday, when school is not in session, checks will be deposited the day prior to the holiday

#### B. COMPENSATION

Any teacher who covers another teacher's class during their personal preparation period shall be compensated by the current gross sub rate divided by the number of high school class periods. The compensation will be distributed monthly.

#### ARTICLE VI ANCILLIARY DUTIES

#### A. SUMMER SCHOOL

All summer school teachers will be paid a flat rate of \$25.00 per hour. Both parties have bargained the flat rate.

### B. AFTER SCHOOL TUTORING/DETENTION, SATURDAY SCHOOL, AND OTHERS AS ASSIGNED

All teachers performing these extra responsibilities outside of contracted hours will be paid a flat rate of \$25.00 per hour. Both parties have bargained the flat rate.

#### C. EXTRACURRICULAR EVENTS

All teachers working extracurricular events, as approved by administration, will receive a half (0.5) personal day for every five (5) events worked. A teacher would be eligible to earn up to a maximum of one (1) personal day. There is an additional \$1,061.00 reserved to be divided equally among teachers working 15 or more extracurricular events, annually.

#### ARTICLE VII GRIEVANCE PROCEDURE

#### A. PURPOSE

The purpose of the Grievance Procedure is to settle at the lowest possible administrative level issues which may arise from time to time with respect to specific claims of violation or misinterpretation of provisions of this agreement. The grievance process cannot be used to dispute termination. Both parties agree that these procedures shall be kept as confidential as possible. All days mentioned herein shall be days during which school is in session. During the summer break, days shall be those days on which the administration building is open.

#### B. FIRST LEVEL

An individual employee shall present his/her grievance to the immediate supervisor concerned and discuss the matter on his/her own behalf either personally or accompanied by one representative from the Association. A formal written grievance shall be filed as soon as possible, but not later than forty-five (45) days of the time the grievant first knew, or should have known, of the act or condition upon which it is based. The supervisor shall respond to the grievance within ten (10) days.

#### C. SECOND LEVEL

If the grievance is not settled at the First Level, it may be appealed to the Superintendent of Schools by filing a written notice with the Board's Chief Administrator. The statement of the grievance will name the employee involved, state the facts giving rise to the grievance, identify all provisions of this Agreement or Board Policy alleged to be violated, and state the relief requested. The statement of grievance should be submitted within seven (7) days from the time that the employee has received a reply from the immediate supervisor concerning his/her original statement of grievance. The superintendent shall give the answer in writing no later than five (5) days after the receipt of the written grievance. A copy of this answer will be sent to the employee submitting the grievance, as well as the President of the Classroom Teachers Association of the Hamilton Community Schools.

#### D. THIRD LEVEL

If the grievance is not resolved in the Second Level, the individual submitting the statement of grievance can appeal to the Board of Trustees. The individual making the grievance must appear in person, but has the right to have representatives of the Hamilton Community Classroom Teachers Association or counsel present, if he/she so desires. Upon the Board hearing the statement of grievance that has been submitted to them in writing by the individual prior to the Board Meeting, the Board will respond within seven (7) days.

#### E. MISCELLANEOUS PROVISIONS

1. The time limits provided in this Article shall be strictly observed but may be extended by a written agreement between the parties. All days referred to in this Article are teacher workdays except during the summer break the days shall be weekdays.

- 2. Notwithstanding the expiration of this contract, any claim or grievance arising hereunder may be processed through the grievance procedure to resolution.
- 3. If, in the judgment of the Association, a grievance affects a group or class of employees, the Association may submit such grievance, in writing, to the Superintendent or his/her designee directly and the processing of such grievance shall be commenced at Step Two (2) of the formal grievance procedure.
- 4. All documents, communications, and records dealing with the processing of a grievance shall be filed separately from the personnel files of the participants.

### ARTICLE VIII INSURANCE & FRINGE BENEFITS

#### A. HEALTH INSURANCE

The Board will continue to sponsor the group health insurance program in effect on January 1, 2005 as long as the program is available. The Northeast Indiana School Insurance Consortium (NEISIC) will provide such insurance. Any significant change in coverage or carrier of this program recommended by the Consortium Governing Board shall be approved by the Board and by the Association president(s). Hamilton Community School's contribution shall be limited to the lesser amount of the percent of premium as mandated by the Indiana General Assembly or the current amount specified in the contract.

Beginning January 1, 2018, for the single plan, Hamilton Community Schools will pay 90% of the annual premium of Plan 4, 5, or 6. Beginning January 1, 2018, for the family plan, Hamilton Community Schools will pay 70% of the annual premium of Plan 4, 5, or 6. The Northeast Indiana School Insurance Consortium (NEISIC) has a closed membership so if a newly hired teacher elects not to take the school insurance at the time they are hired they will not be allowed to join at any time except for HIPPA qualifying.

#### **B. LONG TERM DISABILITY INSURANCE**

All school employees will have available a long-term disability insurance program with a ninety (90) day elimination period. The Board of Trustees will pay the entire premium, to a maximum of \$1.00 per employee per year.

#### C. TERM LIFE INSURANCE

All certified school employees will have available a \$50,000 term life insurance program with a Paid-Up Benefit into retirement. The Board of Trustees will pay the entire premium, to a maximum of \$3.50 per employee per year. Any premium above the amount will be paid by the teacher. Retired teachers may continue term life insurance in the face amounts and premium rates established by the corporation's carrier and shall pay the premium costs annually to the corporation treasurer.

### D. TEACHERS RETIREMENT FUND

The Board agrees to pay the certified employee's share of the Indiana State Teacher Retirement Fund at the current state level of three (3) percent.

#### E. SECTION 125

The Board will continue to provide a Section 125 Plan for teachers.

- 1. The plan will allow for health insurance, dental, optical, childcare, and senior care provisions as permitted by IRS guidelines and thresholds.
- 2. The Board will pay all fees.

# ARTICLE IX SALARY SCHEDULE

#### A. COMPENSATION PLAN

Salary	Number of Teachers
\$32,154.00	4
\$32,194.00	1
\$32,885.00	1
\$34,700.00	1
\$35,146.00	1
\$35,628.00	1
\$35,978.00	1
\$37,973.00	1
\$38,290.00	1
\$38,790.00	1
\$39,125.00	1
\$39,440.00	1
\$40,056.00	1
\$41,201.00	1
\$43,196.00	1
\$44,811.00	1
\$45,810.00	2
\$48,000.00	1
\$51,495.00	2
\$56,826.00	3
\$57,580.00	1
\$58,072.00	3

The two factors to determine the compensation plan are teacher Evaluation and Leadership. The teacher evaluation is defined by the Modified RISE Rubric. The Evaluation is equal to 75% of the total evaluation score and the Leadership Component is equal to 25% of the total evaluation score.

Leadership, for the purposes of qualifying for this criteria, a teacher must meet only one (1) of these eligibility requirements:

• Voluntary tutoring/coaching/activity/club sponsorship with a minimum of ten (10) hours and approved by the building principal.

- Voluntary building or district leadership committee work, such as a school improvement team, textbook adoption, or other committee work that is approved by the building principal.
- Teacher maintains a minimum of 97% attendance rate during the 185-day contract. This requirement excludes the following:
  - o FMLA Approved Leave
  - o Bereavement Leave
  - o Personal Days
  - o Professional Leave
  - o Military Leave
  - o Jury Duty

Leadership will be tracked by a teacher's personal log with administrator verification.

The salary range of Hamilton Community Schools is \$32,154 to \$58,072.

#### **B. SALARY SCHEDULE QUALIFICATIONS**

New hires will be placed on the salary schedule that was established in 2015-2016 (Appendix C) based on experience and training equivalent to their colleagues. Hamilton Community Schools Board of Trustees reserves the right to award stipend. These stipends are one-time payments and do not add to the teacher's current salary.

## ARTICLE X EXTRA-CURRICULAR

	ECA Position	Salary
101	Asst. Athletic Director (Fall)	585.00
102	Asst. Athletic Director (Winter)	585.00
103	Asst. Athletic Director (Spring)	585.00
105	Jr. High Cross Country Coach	877.00
106	Varsity Soccer Coach (CoEd)	3215.00
107	Asst. Varsity Soccer	1462.00
108	Jr. High Soccer Head Coach	1023.00
109	Asst. Jr. High Soccer Coach	877.00
110	Varsity Volleyball Coach	2923.00
111	Asst. Volleyball Coach	1462.00
112	Jr. High Volleyball Coach (2)	1023.00
113	Elementary Volleyball Coach	1023.00
114	Summer Volleyball	877.00
115	Varsity Boys Basketball Coach	5846.00
116	Asst. Varsity Boys Basketball Coach	1900.00
117	Varsity Girls Basketball Coach	5846.00
118	Asst. Varsity Girls Basketball Coach	1900.00

119	Jr. Varsity Boys Basketball Coach	2777.00
120	Jr. Varsity Girls Basketball Coach	2777.00
121	8th Grade Boys Basketball Coach	1608.00
122	8th Grade Girls Basketball Coach	1608.00
123	7th Grade Boys Basketball Coach	1608.00
124	7th Grade Girls Basketball Coach	1608.00
125	Elementary Boys Basketball Coach	1023.00
126	Elementary Girls Basketball Coach	1023.00
127	Summer Basketball (2)	877.00
128	High School Cheerleading Coach	1169.00
129	Jr. High Cheerleading Coach	585.00
130	Elementary Cheerleading Coach	585.00
131	Varsity Track Coordinator (B & G)	2338.400
132	Asst. Varsity Track Coach (3)	1169.00
133	Jr. High Track Coach CoEd (2)	1169.00
134	Varsity Baseball Coach	2923.00
135	Asst. Baseball Coach (2)	1169.00
136	Varsity Softball Coach	2923.00
137	Asst. Varsity Softball Coach (2)	1169.00
138	Varsity Golf Coach	1462.00
139	Jr. High Golf Coach	1023.00
140	Senior Class Sponsor	585.00
141	Junior Class Sponsor	1023.00
142	10th Grade Class Sponsor	351.00
143	9th Grade Class Sponsor	351.00
144	8th Grade Class Sponsor	292.00
145	7th Grade Class Sponsor	292.00
146	Theater Director	1754.00
147	Asst. Theater Director	877.00
148	Elem. Christmas Program Director	877.00
149	Sound Coordinator	585.00
150	Lighting Coordinator	585.00
151	K-12 Music Director	2923.00
152	Yearbook Coordinator	1462.00
153	National Honor Society Sponsor	731.00
154	Sr./Jr. High Student Council Sponsor	584.62
155	Junior High National Honor Society	292.00
156	Elementary National Honor Society	292.00
157	Elem. Student Council Sponsor	585.00
158	Foreign Language Club	292.00
159	Sr./Jr. High Science Fair Coordinator	292.00
160	Elementary Science Fair Coordinator	292.00
161	Science Club Sponsor	292.00

162	Elem. Math Bowl Director	438.00
163	Elem. Math Bowl Coordinator	438.00
164	High School Spell Bowl Coordinator	438.00
165	Jr. High Spell Bowl Coordinator	438.00
166	Elementary Spell Bowl Coordinator	438.00
167	High School Program Coordinator	877.00
168	High School Academic Coach (5)	877.00
169	Jr. High School Program Director	438.00
170	Jr. High School Academic Coach (5)	585.00
172	HUGS, FIST, FOOT Coordinator	478.00
173	Spirit Club Coordinator	1023.00
174	Tech Club Coordinator	292.00
175	Graduation Coordinator	585.00
176	DECA Sponsor	292.00

The number of positions were not bargained and are for reference only.

#### B. EXTRA-CURRICULAR "DOUBLING"

- 1. A coach/sponsor who is doubling assignments will receive more than one compensation only if two separate event schedules are involved.
- 2. In the event that a coach is asked to assume responsibilities normally shared with another person, the coach shall by mutual agreement with the board/administration and the coach involved, receive additional compensation not to exceed fifty percent (50%) of the additional extracurricular position

#### C. EXTENDED CONTRACTS

- 1. The certified Library Media Specialist will receive a minimum of fifteen (15) extended days of contract compensation at their daily rate. Scheduling the use of the extended contract days is at the discretion of the building principal.
- 2. The Guidance Counselor will receive a minimum of fifteen (15) extended days of contract compensation at their daily rate. Scheduling the use of the extended contract days is at the discretion of the building principal.

The number of days were not bargained and are for reference only.

# ARTICLE XI RETIREMENT BENEFITS

The Board agrees to establish qualified 401(a) and non-elective 403(b) Annuity Plans (hereinafter referred to as the '401(a) or 403(b) Plan') for all eligible certified employees on a regular teaching contract covered under this collective bargaining agreement. Board contributions to the 401(a)

Plan and/or post- retirement, non-elective 403(b) Plans will commence with the 2000-01 school year and continue each year thereafter.

#### **Employer 401(a) Retirement Plan**

- A. No later than January 1, 2001 and thereafter, the School Corporation shall maintain a 401(a) Retirement Plan Program and such other IRS qualified retirement plans as may be appropriate and acceptable to the parties.
- B. Annually, by no later than December 31, the Board will contribute 1% of each teacher's annual base salary, excluding pay for extra-duty or extra-days, by placing such an amount in the teacher's 401 (a) Plan account. The parties will consider this contribution to a teacher's 401(a) Plan account to be in lieu of a salary payment in a like amount.
  - 1. Teachers will be allowed to continue making their 403(b) Plan contributions in annuity accounts heretofore recognized by the Board and/or into 403(b) Plan accounts offered by the vendor of the parties' 401(a) Plan accounts.
  - 2. The parties are committed to making this retirement plan as beneficial as possible.
  - 3. During subsequent rounds of bargaining, the parties will decide whether or not to increase the percentage of salary diversion.
  - 4. Unless the parties otherwise agree, if they subsequently terminate the 401 (a) Plan, the percentage of salary then being diverted to the plan will be placed on the negotiated salary schedule.
- D. The School Corporation and Association will maintain their joint retirement planning committee that shall be charged with recommending who shall be the vendor of the 401(a) Plan accounts. Additionally, the joint committee shall be charged with ensuring through the vendor that the plan and accounts are and remain in compliance with IRS rules and regulations. It is anticipated that the Board will endorse the recommendation of the joint committee as to who shall be the vendor of this program provided the recommended vendor is willing to comply with and meet the stipulations and conditions set forth in this agreement. Should the Board have reason not to endorse the vendor, the joint committee will reconsider its recommendation and the selection process will be repeated.
- E. Teachers shall be fully vested in the 401(a) Plan on completion of at least one full year of experience in the School Corporation on a regular teacher's contract. Once vested, all assets of the teacher's 401(a) Plan account become the property of the teacher and, in the event of the teacher's death, the teacher's designated beneficiary or estate.
- F. The 401(a) and non-elective 403(b) Plans shall:
  - 1. be subject to all applicable Internal Revenue Service regulations.

- 2. have no contract initiation fees charged to the employee.
- 3. have no administrative fees or Plan Document charges to the Board.

### ARTICLE XII TERMS OF AGREEMENT

- A. Agreement to this document repeals and supersedes all previous agreements between the Board and the Association and hereby constitutes the entire agreement between the parties. This agreement may not be modified in any respect except by mutual agreement in writing subscribed to by the parties.
- B. This agreement shall be effective as of August 1, 2017 and shall continue in effect through June 30, 2018.
- C. The salary and salary related fringe benefit language items in this agreement shall remain in effect through June 30, 2018.
- D. Should any article, section, or clause of this agreement be declared illegal, null, or void by a court of competent jurisdiction or applicable State or Federal authority, such article, section, or clause shall be automatically deleted from this agreement to the extent that it violated the law, but the remaining articles, sections, and clauses shall remain in full force and effect for the duration of the agreement.
- E. This Agreement is made and entered into at Hamilton, Indiana, between the Board of School Trustees of Hamilton Schools and the Hamilton Classroom Teachers Association.
- F. The administration shall give a copy of this contract to any new teacher hired by the corporation upon the signing of their first contract.

For the Hamilton Classroom Teachers Association	For the Board of School Trustees Hamilton Community Schools
By: HCKA President	By: Superintendent of Schools
By:HCTA Spokesperson	By: Mart Hi Seulo Board President
By: Board Secretary	_
Date: 07 16,2017	

APPENDIX C
2015-2016
Salary Schedules & Qualifications

Effectiveness Level	Silver	Gold	Platinum
0	\$32,154.00	\$34,227.00	\$35,004.00
1	\$32,885.00	\$35,004.00	\$35,800.00
2	\$33,633.00	\$35,800.00	\$36,613.00
3	\$34,397.00	\$36,613.00	\$37,446.00
4	\$35,179.00	\$37,445.00	\$38,296.00
5	\$35,978.00	\$38,296.00	\$39,166.00
6	\$36,795.00	\$39,166.00	\$40,056.00
7	\$37,630.00	\$40,056.00	\$40,965.00
8	\$38,484.00	\$40,965.00	\$41,896.00
9	\$39,359.00	\$41,895.00	\$42,847.00
10	\$40,252.00	\$42,847.00	\$43,820.00
11	\$41,201.00	\$43,815.00	\$44,811.00
12	\$42,096.00	\$44,810.00	\$45,827.00
13	\$43,051.00	\$45,826.00	\$46,868.00
14	\$44,028.00	\$46,866.00	\$47,931.00
15	\$45,027.00	\$47,929.00	\$49,019.00
16	\$46,048.00	\$49,016.00	\$50,131.00
17	\$47,093.00	\$50,128.00	\$51,267.00
18	\$48,161.00	\$51,264.00	\$52,429.00
19	\$49,253.00	\$52,427.00	\$53,619.00
20	\$50,369.00	\$53,615.00	\$54,834.00
21	\$51,511.00	\$54,831.00	\$56,077.00