

RULES & REGULATIONS
DENVER TEACHERS' CLUB VOLUNTARY PAYROLL PROTECTION PLAN
1617 S. Acoma St., Denver CO 80223
Phone: (303) 377-0222 Fax: (303) 377-0113

PART I

Eligibility for Membership

Any full-time employee of the Denver Public Schools who is not hourly and whose annual salary is paid in equal installments throughout the year is eligible for membership.

PART II

Protection Provided Members

In consideration of the payment of an annual premium, the member so paying shall be entitled to receive sixty dollars (\$60.00) per day for each day of absence from regular duty where one or both of the following are true:

1. Such **absence is due solely to illness or injury of the member** and has been reported to the DPS payroll department using reporting code 3050 (sick leave) or code 3150 (paid personal leave for personal health reasons), and such absence is attested to by the member's physician or practitioner on the claim form noted in this document in Clause 5 below.
2. The member is on a leave approved by DPS Health Services **due solely to illness or injury of the member**, and leave is not categorized by the district as disability, unpaid, retired or terminated, and such absence is attested to by the member's physician or practitioner on the claim form noted in this document in Clause 5 below.

Such payments are to continue as provided in the following clauses:

Clause 1. No compensation shall be paid for the first ten work days of illness claimed for members who receive ten sick days from the district per year, and no compensation shall be paid for the first twelve work days of illness claimed for members who receive twelve sick days from the district per year. After using said days, compensation will commence on the 11th and 13th days of absence, respectively. It is not necessary to exhaust all accumulated sick leave prior to filing a claim. No member shall receive benefits of more than 100 days total in any one school year. Members joining after January 1 of the fiscal year (as described in Clause 5 below), may not file a claim for that fiscal year.

Clause 2. Maternity leave is not covered under the provisions of the Voluntary Payroll Protection Plan. Normal pregnancy, up to and including delivery and recovery, is not considered an illness. However, if a member suffers complications during pregnancy, delivery or recovery, which require additional time off either before delivery or subsequent to the first six weeks of recovery, and this is documented by the member's physician, the member may receive benefits as described above for the additional time.

Clause 3. The total number of benefit days paid to any member in a given year shall be limited to 5 days during the 1st year of membership, 10 days during the 2nd continuous year of membership, 15 days during the 3rd continuous year of membership, 20 days during the 4th continuous year of membership, 25 days during the 5th continuous year of membership. During the 6th continuous year of membership and each year thereafter, a member's benefits shall be limited to 100 days per year, not to exceed 200 benefit days in any five-year period. Holidays and school vacation days which would not be classified as days worked for the district cannot be claimed for payment.

Clause 4. Should an individual's membership be interrupted in any given year, except for approved leave, such individual will be considered a new member and the limitations above shall again be applicable.

Clause 5. Payroll Protection includes only work days of the current fiscal school year, which for the purposes described herein, shall commence on July 1 and culminate on June 30. All claim forms for a given claim/fiscal year must be filed within 90 days of the end of the school year and received in the Denver Teachers' Club office no later than September 1 of the following claim/fiscal year. The member may obtain a claim form from his/her building representative or by calling the Denver Teachers' Club office (303) 377-0222. The form is also available to be downloaded from our website at www.denverteachersclub.org. A claim form must be

complete with regard to information requested in parts A & B of the form, and must be signed by the applicant and the applicant's physician at the time it is received in the office. If for any reason, a claim is received after the stated deadline (September 1) or the claim is received by the deadline but is incomplete and remains so at the time the deadline passes, the claim will be denied.

Clause 6. Absences covered under Workers' Compensation, a DPS short-term or long-term disability plan, or a DPS disability retirement plan are not eligible for coverage under the Denver Teachers' Club Voluntary Payroll Protection Plan.

PART III Admission to Membership

1. A new applicant must be a full-time employee who is not hourly and whose annual salary is paid in equal installments throughout the year at the beginning of the year in which said applicant first applies for membership.
2. Any person who has been a member of the Voluntary Payroll Protection Plan prior to the current year, but whose membership has been interrupted because of personal illness or injury, may be accepted as a continuing member. Such membership is contingent upon:
 - a. The interruption having been no longer than one year in duration.
 - b. Receipt of a new membership application, accompanied by physician's documentation.
 - c. Payment in full of any portion of the year's premium which went unpaid as a result of the illness or injury, either in cash or through authorized salary deduction.

PART IV Revocation

Requests for revocation of membership will be accepted only during the period of May 1 through May 31 of the current year, becoming effective July 1 of the following fiscal school year. Revocation forms may be obtained from the Denver Teachers' Club office and must be completed, signed, and returned to the Denver Teachers' Club office no later than May 31 of the current year.

PART V Effect of Resignation, Retirement, and Leaves of Absence

1. Notwithstanding anything contained in parts I through IV to the contrary, any member who resigns, retires, or obtains an approved leave of absence for reasons other than personal illness or injury, including maternity, or leave from the district that places the member on unpaid status, including short-term disability, long-term disability, or retirement disability, automatically ceases to be eligible for benefits from the Voluntary Payroll Protection Plan from the beginning date of such action. Continuation of premium payments, either by the district or the member, may be made solely to secure the vesting status of the member.
2. A member returning to regular full-time employment with the district at the beginning of the school year after an approved leave of one year or less, shall be eligible for continued protection upon completion of a new membership application and payment of any portion of the annual premium previously unpaid and due for the period of leave.

PART VI Payment of Annual Premium

1. Members may elect to pay the annual premium either through authorized payroll deductions in monthly installments equal to 1/12 the year's premium, or by payment of the entire year's premium on or before September 15 of the current year.
2. First-time members joining through authorized payroll deduction will receive a discount on the current year's premium equal to 1/12 of the annual premium.
3. Any portion of an annual premium which is owed by a member at the time a claim is paid will be deducted from the total balance due the member as a result of the claim.

PART VII When Coverage Ends

Coverage under the Voluntary Payroll Protection Plan ends under any one the following conditions:

1. Premiums have not been paid or deducted as required under time limits above.
2. Member is no longer a full-time employee of the Denver Public Schools who is not hourly and whose annual salary is paid in equal installments throughout the year.
3. Member becomes classified as "terminated" by the district payroll department, retires, or is placed on unpaid leave.
4. Member is placed on DPS short-term disability, long-term disability, or retirement disability.

PART VIII
Resolutions Procedures

1. To communicate with an agent of the Denver Teachers' Club, call the office at 303-377-0222, fax your information to the office at 303-377-0113, or email the club at dtclub@qwestoffice.net.
2. Agent(s) for service of legal process
 - A. The name of the person(s) designated as agent for service of legal process and the address at which the process may be served on such person(s) is listed below. Additionally, service of legal process may also be made upon any member(s) of the board of directors:

Executive Director
Denver Teachers' Club, Inc.
1617 S. Acoma Street
Denver CO 80223

Board of Directors
Denver Teachers' Club, Inc.
1617 S. Acoma Street
Denver CO 80223

3. Upon receipt of notice of a denied claim, a written request asking for further review of your claim must be received in the Denver Teachers Club office within sixty (60) days.