

**Red Cloud Education Association - Red Cloud Board of Education  
2024-2025 Negotiated Agreement**

**ARTICLE I - PRINCIPLES**

- Section 1 This agreement is negotiated in order to establish the terms and conditions of employment for the members of the certificated staff.
- Section 2 The Board and the Association recognize the importance of orderly and expeditious resolution of disputes which may result from the interpretation or implementation of this Agreement or of policies and regulations of the Board. Accordingly, the parties therein agree upon a grievance procedure for effective processing of such disputes.
- Section 3 The Board and the Association, the parties to the Agreement, accept the provisions of the Agreement as a commitment that they will cooperatively, and in good faith, honor, support and seek to fulfill.
- Section 4 The provisions of this Agreement shall constitute a binding obligation upon the parties for the duration hereof or until changed by mutual consent in writing. Any previously adopted policy, rule, or regulation of the parties which is in conflict with a provision of this Agreement shall be superseded and replaced by this Agreement. Nothing in this Agreement which changes pre-existing policy, rules or regulations of the parties shall be retroactively applicable unless expressly stated.

**ARTICLE II - RECOGNITION**

The Board agrees to and hereby recognizes the Association as the sole and exclusive negotiation agent for the purpose of collective negotiations in any and all matters relating to certificated employees.

**ARTICLE III - TEACHER CALENDAR AND HOURS**

The "work year" shall include days when pupils are in attendance, orientation days at the beginning of the school year, parent-teacher conference days, and any other days on which teacher attendance is required.

**ARTICLE IV - ASSOCIATION RIGHTS**

- Section 1 Representatives of the Association, the Nebraska State Education Association, and the National Education Association shall be permitted to transact Association business on school property.
- Section 2 The Association shall have the right to use school buildings for meetings.

Section 3 The Association shall have the right to use school mailboxes, bulletin boards, and other communications systems.

Section 4 The Association shall have the right to use school facilities and equipment including computers, printers, and all types of audio-visual equipment when such equipment is not otherwise in use. The Association shall pay for the reasonable cost of all materials and supplies incident to such use.

### ARTICLE V - SALARIES

Section 1 Salaries of all certificated personnel covered by this Agreement are set in the schedule which appears in Appendix A.

Section 2 Initial placement of new teachers:

A. Initial placement of new members of the teaching staff shall be commensurate with the degree earned, hours earned, and years of teaching experience. Five years of successful teaching experience shall be accepted at full credit. Placement may be over 5 years if approved by both the Teachers Association and the Board of Education.

B. Teaching experience shall be defined as K-12 teaching in a public school or other public institution in the United States, a Department of Defense School, a Private School accredited by the State in which it is located and/or the appropriate regional accrediting agency. Other teaching experience may be accepted at the discretion of the Board of Education.

C. Teaching experience shall be a minimum of 4/5 time to be credited for one year of experience. Less than 4/5 time shall be prorated.

Section 3 Extended Employment: Teachers whose services are contracted beyond the normal contract year of 185 days shall receive an additional salary of 1/185 of the scheduled salary for which they qualify times the number of extended contract days. This amount shall be in addition to their regular salary for the 185 contracted days.

Section 4 Deviations:

A. A teacher presently on the staff shall be advanced one or more increments in a given year. The general purpose of this provision is to permit equitable adjustment of individual salaries and/or reflect acknowledgment of exceptional performance.

Section 5 Additional Stipends:

A. Assignment to special activities or a sponsorship will be reimbursed by extra pay. (Teachers will accept one sponsorship other than those listed herein without qualifying for an additional stipend.) Extra Duty schedule is found in Appendix B.

B. Teachers at the secondary level will receive 1/8<sup>th</sup> of the current substitute full day's pay per class for covering classes when a substitute is not available if they are willing to do so during their planning period.

- C. Any elementary teacher will receive 1/16<sup>th</sup> of the current substitute full day's pay per scheduled period not made up when an art, music, library or P.E. teacher is absent and not covered by a substitute teacher.
- D. Any teacher attending assessment workshops requested by the district during non-contract days will be compensated \$150 per day.

Section 6

Hours on the schedule shall mean graduate (semester) hours in the area of teacher assignment in the Red Cloud School System. Hours leading to an advanced degree in areas other than the present teaching assignment shall require approval of the Board of Education. If undergraduate hours are requested by the Superintendent to expand offerings or change a teacher's assignment, then these hours count toward horizontal movement on the salary schedule.

**ARTICLE VI-FRINGE BENEFITS**

Section 1

Personal Time Off (PTO)

At the beginning of each school year, full-time certificated employees shall receive one (1) day of Personal Time Off (PTO) leave for each month of service provided to the school district, for a total of nine and a half (9 1/2) days of PTO leave per school year. PTO may be used for any matters that require the employee's absence during school hours. This includes sick leave, personal leave, and emergency leave.

PTO requests will continue to be subject to administrative approval based on: (1) availability of substitutes; (2) adequate notice to the employer when possible; (3) restrictions in use of leave to extend vacations; and (4) employee will not be missing critical events when possible. PTO may only be taken for up to five (5) days in a row without the superintendent's approval.

The unused portion of the PTO (PTO that is not above 40 days) shall convert to sick leave and any ownership of the PTO shall cease upon completion of the school year. Such leave shall be allowed to accumulate to 40 days. Future unused PTO will not be added to sick leave until the sick leave balance falls below 40 days. The additional days over 40 will be compensated for at the rate of \$50.00 a day in August of the current contract year. Employees who retire and enter the NPERS system will receive payment for unused sick leave in their last paycheck at the rate of \$50.00 per full day. Employees who leave the district, but do not retire, will not be compensated for unused sick leave.

In order for certificated employees to have used all nine and a half (9 1/2) PTO days for the purposes of dipping into accumulated leave, all PTO must have been expended. Should an employee need additional days for personal business, it is at the administration's discretion to allow staff to take sick leave days as "sub-dock" days. This means that an employee may request that a sick leave day be used as a PTO day. However, that employee will have the full cost of a substitute teacher docked from his/her pay.

Any omissions or ambiguity regarding time off will be at the sole digression of the administration.

## Section 2

### Sick Leave

- A. Employees who have accumulated sick leave are entitled to full salary for absences as specified below:
1. Absence that is due to illness, injury, or exposure to contagious diseases which could be communicated to other employees or students.
  2. Proof of personal illness beyond three (3) consecutive days must be submitted to the Superintendent of Schools. This may be accomplished by presenting a statement signed by a physician verifying an illness necessitating an absence from work. An identical type of proof for absences of one (1), two (2), or three (3) days as described immediately above may be required from employees who are periodically absent from work for periods of one (1) or two (2) days and who claim sick leave because of personal illness. The decision as to whether such proof must be submitted rests with the Superintendent of Schools.
  3. For serious illness of the employee's husband, wife, or child one (1) day of sick leave shall be the normal allowance for this type of absence. For hospitalization of a member of the employee's immediate family (spouse, children, parents, siblings, grandparents, grandchildren, mother-in-law, father-in-law, son-in-law, or daughter-in-law) one (1) day of sick leave shall be the normal allowance for this type of absence.
  4. Additional sick leave days (deductible from accumulated sick leave) shall be requested to supplement Item 3. This request must be made to and approved by the Superintendent of Schools. The Superintendent may approve this request, or may place the request on the earliest possible agenda for approval by the school board in a public meeting.
- B. The following shall be considered as abuses of sick leave privileges:
1. Being away from home on a day for which sick leave is claimed, except for purposes of contacting a physician or obtaining needed medicines.
  2. Regular absences on days preceding and following holidays and weekends.
  3. Repeated absences on days of inclement weather.
- C. Unauthorized absence: Absence from duty not authorized by the Board or the Superintendent of Schools under these policies and regulations governing absence of employees shall be considered an unauthorized absence. No payment of salary shall be made for such absence and such absence shall be considered grounds for suspension or dismissal of this employee.
- D. An employee, at their own discretion, will be allowed to donate sick days to a staff member who is out of days. The employee donating days must complete a written request stating the number of days to be donated and to whom they are to be donated. This request must be signed, dated and turned into the business manager.

Section 3

Bereavement Leave Policy

- A. For a death in the employee's immediate family (spouse, children, parents, siblings, grandparents, grandchildren, mother-in-law, father-in-law, son-in-law, or daughter-in-law) unlimited bereavement leave per occurrence, shall be at the administration's discretion/approval.
- B. For a death in the employee's non-immediate family (uncles, aunts, nieces, nephews) or close friends up to and including two (2) days of bereavement leave per occurrence shall be the normal allowance for this type of absence.
- C. Additional bereavement days shall be requested to supplement Items A & B. This request must be made to and approved by the Superintendent of Schools. The Superintendent may approve this request, or may place the request on the earliest possible agenda for approval by the school board in a public meeting.

Section 4

Professional Leave: Each teacher shall be eligible for four (4) days of professional leave per year. Such leave shall be granted for activities related directly to the individual's duties as an educator and could include workshops, conferences, conventions, clinics, school evaluations, and other professional activities. Requests for professional leave should be made five (5) working days in advance to the superintendent and must have the superintendent's approval. Generally speaking, it is possible more than one (1) teacher shall be granted this leave on the same day. Expenses will be paid by the teacher, unless the teacher is specifically asked to attend by the school administration; then registration and mileage will be provided but no meal allowance.

Section 5

Other Leave: Absences for reasons other than those specified herein shall be granted without jeopardy to either position or standing. Those leaves requested which are not sick, bereavement, professional, or PTO will need superintendent's approval. If the leave is considered a vacation in nature, or a trip for pleasure, then full deduction of appropriate salary will be made after the appropriate number of PTO days are used.

Section 6

Insurance Benefits: (see Appendix C)

**ARTICLE VII - GRIEVANCE PROCEDURE**

Section 1

Definition of Terms:

- A. Grievance-claim based upon an alleged event or condition which affects the welfare and/or terms and conditions of employment of a teacher, or group of teachers, and/or the interpretation, meaning or application of any of the policies, rules, or regulations or professional negotiations contracts of school districts.
- B. Aggrieved Person-person or persons making the claim.
- C. Party in Interest-person or persons making the claim, and any person who might be required to take action, or against whom action might be taken in order to resolve the claim.

- D. Time Limits-All time limits herein shall consist of teacher working days except when a grievance is filed after the end of a school year. If the grievance is filed after the end of a school year, the time limits shall consist of all week days Monday through Friday. Failure of the grievant to comply with the time limits shall constitute a waiver of right to appeal to the next step. Failure of the Board, its representatives or administrators to comply with the time limits shall permit the grievant to appeal to the next level.

## Section 2

Purpose: The broad purposes of machinery for grievance adjustment in a public school system are:

- A. Unobstructed communication with respect to alleged grievances without fear of reprisal.
- B. Reduction of the potential areas of conflict among staff members and administrators and boards of education.
- C. Two-way communication through recognized channels among administrators, staff members, local professional associations, and boards of education.
- D. Development of improved morale and effectiveness of staff members.
- E. Encouragement of teacher expression regarding conditions that affects him/her.

## Section 3

Procedure: An employee shall have complete freedom of choice of persons or organizations to represent him/her in any step of this procedure.

- A. Level 1 (informal): If a teacher feels he/she has a grievance, then he/she should first discuss the matter with the administrator to whom he/she is directly responsible in an effort to resolve the problem.
- B. Level 2 (formal):
  - 1. Step One:
    - (a) If an aggrieved person is not satisfied with the disposition of his/her problem, or if no decision has been rendered after three (3) days through the informal procedure, he/she may submit his/her claim as a formal grievance, in writing, to the Superintendent of Schools.
    - (b) The Superintendent of Schools shall within three (3) days render his/her decision and the reasons therefore, in writing, to the aggrieved person. (Two copies shall be given to the aggrieved.)
  - 2. Step Two: If the aggrieved person is not satisfied with the disposition of his/her grievance at Step One, or if no decision has been rendered within three (3) days after the presentation of the grievance to the Superintendent of Schools he/she will within five (5) days:
    - (a) consult with the representatives of the RCEA for direction in filing a written request for a hearing with the Board of Education or
    - (b) file a written request for a hearing with the Board of Education on his/her own behalf.

3. Step Three: Within twenty-five (25) days after receiving a written appeal the Board of Education or a committee thereof shall meet with the aggrieved person, his/her representatives, and the Superintendent of Schools for the purpose of resolving the grievance. The decisions and reasons of the Board of Education shall be rendered in writing within three (3) days. (Two copies shall be given to the aggrieved.)

C. Level Three (Impasse Resolution):

1. If the aggrieved person chooses not to accept the decision of the Board (Step Three of Level Two) he/she may within five (5) days of receipt of notice of said decision:
  - a. consult with representatives of RCEA for directions on requesting grievance impasse.
  - b. seek relief through the State or Federal Judicial System.

Section 4

Other Considerations:

- A. A grievance affecting a group of teachers may be submitted to Level 1 action.
- B. A grievance may be withdrawn at any level without prejudice.
- C. No reprisals of any kind shall be taken by the Board, or by any member of the administration, or by the Association or its individual members, against any party in interest, or any other participant in the grievance procedure by reason of such participation.
- D. If a written grievance is not filed within thirty (30) days after the teacher knew, or should have known, of the act or condition on which the grievance is based, the grievance shall be waived.
- E. A copy of all Level Two grievances shall be forwarded to the RCEA president.

**ARTICLE VIII-CONTRACT**

Section 1

A teacher may obtain a release from his/her contract for the next school year.

- A. Anytime on or before April 1st.
- B. After April 1<sup>st</sup> there should be no release unless the Board so desires.

Section 2

- A. An original contract of employment for teaching duty/assignment(s) shall be issued yearly to each teacher. All information pertinent to the contract shall be up to date and printed upon the contract at the time of issuance. If compensation is not set at the time of issuance, that section of the contract shall remain blank until such time that the Red Cloud Education Association and the Red Cloud Board of Education have reached agreement. Upon completion of negotiations, the contract amount shall be properly recorded on both copies of the contract with the original re-issued to the employee.

- B. The compensation for extra duty assignments for all items on appendix B, the extra duty schedule, will be specified on the contract or on a separate Extra-Duty Contract and it is understood that any changes in assignment will be discussed with the individual prior to action.

Section 3

Salary Duty Notice:

- A. Salary figures shall be issued to each employee for the ensuing school year upon completion of the annual negotiation.
- B. A revised salary-duty notice shall be issued to any teacher who submits documentation of credit hours earned for advancement on the salary schedule prior to the opening of the ensuing school year. Grade slips shall be initially acceptable evidence but must be substantiated by an official transcript no later than October 1st of the current school year.

Section 4

The administration will specify assignment of subject area(s) on secondary contracts. It is understood that any change in assignment will be discussed with the individual prior to action.

Section 5

Extracurricular activities will be specified upon the salary notice whenever possible. It is understood that any other major change in assignment will be discussed with the individual prior to action.

An employee who performs their extra duty assignment during the regularly scheduled season will receive the entire stipend for the associated assignment. If an extra duty assignment lasts longer than the regularly scheduled season (such as for playoffs), then the employee shall receive an additional stipend amount in a proportionate amount of the number of additional weeks required by the extended season relative to the weeks of the regularly scheduled season. For instance, if the regular season is scheduled for 10 weeks, and the activity lasts a total of 12 weeks due to postseason playoffs, then the employee shall receive an additional 20% of the associated extra duty stipend to compensate the employee for the additional two weeks beyond the regular season.

**ARTICLE IX - MISCELLANEOUS PROVISIONS**

Section 1

Mileage will be paid at the state of Nebraska allowable rate per mile for the use of a teacher's automobile when it is being used for a school related purpose, and prior approval has been given.

Section 2

Any individual contract between the Board and an individual teacher hereafter executed shall be subject to and consistent with the terms and conditions of this Agreement. If an individual contract contains any language inconsistent with this Agreement, then this Agreement, during its duration, shall be controlling.

**ARTICLE X - STAFF TRANSFER**

A staff member, elementary or secondary, who is to be transferred to a different grade, subject or

teaching assignment for the coming year, shall be notified by letter by the Superintendent of Schools at the earliest possible date.

**ARTICLE XI - DURATION OF AGREEMENT**

This agreement shall be effective for the 2024-2025 school year and shall be subject to the Nebraska Statutes regarding teacher negotiations. This Agreement and all amendments affixed hereto may be amended by mutual consent of both parties. Any provision of this Agreement not so amended shall remain in full force and effect. Any previously adopted rule, policy, or regulation of parties which is in conflict with a provision of this Agreement shall be superseded and replaced by this Agreement.

Signed this 18<sup>th</sup> day of December, 2023.

**For the Association:**

Stacy Twinn  
Signature

RCEA President  
Office

Signed this 18<sup>th</sup> day of December, 2023.

**For the Board:**

Jeff Carter  
Signature

School Board President  
Office

**APPENDIX A**  
**RED CLOUD COMMUNITY SCHOOLS**  
**2024-2025 SALARY SCHEDULE**

STEP	BA	BA+9	BA+18	BA+27	BA+36 OR MA	MA+9	MA+18
1	38,600 (1.00)	40,144 (1.04)	41,688 (1.08)	43,232 (1.12)	44,776 (1.16)	46,320 (1.20)	47,864 (1.24)
2	40,144 (1.04)	41,688 (1.08)	43,232 (1.12)	44,776 (1.16)	46,320 (1.20)	47,864 (1.24)	49,408 (1.28)
3	41,688 (1.08)	43,232 (1.12)	44,776 (1.16)	46,320 (1.20)	47,864 (1.24)	49,408 (1.28)	50,952 (1.32)
4	43,232 (1.12)	44,776 (1.16)	46,320 (1.20)	47,864 (1.24)	49,408 (1.28)	50,952 (1.32)	52,496 (1.36)
5	44,776 (1.16)	46,320 (1.20)	47,864 (1.24)	49,408 (1.28)	50,952 (1.32)	52,496 (1.36)	54,040 (1.40)
6	46,320 (1.20)	47,864 (1.24)	49,408 (1.28)	50,952 (1.32)	52,496 (1.36)	54,040 (1.40)	55,584 (1.44)
7	47,864 (1.24)	49,408 (1.28)	50,952 (1.32)	52,496 (1.36)	54,040 (1.40)	55,584 (1.44)	57,128 (1.48)
8		50,952 (1.32)	52,496 (1.36)	54,040 (1.40)	55,584 (1.44)	57,128 (1.48)	58,672 (1.52)
9			54,040 (1.40)	55,584 (1.44)	57,128 (1.48)	58,672 (1.52)	60,216 (1.56)
10				57,128 (1.48)	58,672 (1.52)	60,216 (1.56)	61,760 (1.60)
11					60,216 (1.56)	61,760 (1.60)	63,304 (1.64)
12						63,304 (1.64)	64,848 (1.68)
13							66,392 (1.72)

## APPENDIX B

### RED CLOUD COMMUNITY SCHOOLS 2024-2025 EXTRA DUTY SCHEDULE

- A. Activities Director:  
The pay figure for Activities Director shall be 15% of the salary schedule base ( $\$38,600 \times 15\% = \$5,790.00$ ) if he is allowed zero to one (0-1) activities director planning periods plus one (1) regular planning period for teaching classes and 10% of the salary schedule base ( $\$38,600 \times 10\% = \$3,860.00$ ) if he is allowed two (2) activities director planning periods plus a regular planning period for teaching classes.
- B. The pay figure for the extra duties listed below shall be determined by taking 12.5% of the salary schedule base. (For example, the figure for 2024-25 would be equal to \$4,825.00, 12.5% of \$38,600.)
1. Head Varsity Boys Basketball
  2. Head Varsity Girls Basketball
  3. Head Varsity Wrestling
- C. The pay figure for the extra duties listed below shall be determined by taking 10% of the salary schedule base. (For example, the figure for 2024-25 would be equal to \$3,860.00, 10% of \$38,600.)
1. Head Varsity Football
  2. Head Varsity Volleyball
  3. Technology Coordinator
  4. Pre-School Regular Education Coordinator
  5. Pre-School SPED Administrator
  6. Head Cheer Squad (Home Games Only: 5.0% -- \$1,930.00)
- D. The pay figure for extra duties listed below shall be determined by taking 8% of the salary schedule base. (For example, the figure for 2023-24 would be equal to \$3,088.00, 8% of \$38,600.)
1. Head Girls Track (7<sup>th</sup> through 12<sup>th</sup>)
  2. Head Boys Track (7<sup>th</sup> through 12<sup>th</sup>)
- E. The pay figure for the extra duties listed below shall be determined by taking 6.5% of the salary schedule base. (For example, the figure for 2024-25 would be equal to \$2,509.00, 6.5% of \$38,600.)
1. Assistant Boys Varsity Basketball
  2. Assistant Girls Varsity Basketball
  3. Assistant Varsity Wrestling
  4. Assistant Cheer Squad (Home Games Only: 3.25% -- \$1,255.00)

F. The pay figure for the extra duties listed below shall be determined by taking 5.5% of the salary schedule base. (For example, the figure for 2024-25 would be equal to \$2,117.00, 5.5% of \$38,500.)

1. Weight Coach
2. Assistant Varsity Football (maximum of 2)
3. Assistant Varsity Volleyball
4. Assistant Varsity Girls Track (7th through 12th)
5. Assistant Varsity Boys Track (7th through 12th)
6. Head Varsity Golf
7. Junior High Head Football Coach
8. Junior High Head Boys Basketball
9. Junior High Head Girls Basketball
10. Junior High Head Wrestling
11. Junior High Head Volleyball
12. Head Speech Coach
13. Head One-Act Coach/Musical Production
14. Cross Country

G. The pay figure for the extra duties listed below shall be determined by taking 4% of the salary schedule base. (For example, the figure for 2024-25 would be equal to \$1,544.00, 4% of \$38,600.)

1. Assistant Varsity Golf (1)
2. Junior High Assistant Coach-Boys Basketball
3. Junior High Assistant Coach-Girls Basketball
4. Junior High Assistant Coach-Volleyball
5. Junior High Assistant Coach-Wrestling
6. Junior High Assistant Coach-Football
7. Assistant Speech Coach
8. Assistant One-Act Coach

H. The pay figure for the following extra duties shall be determined by taking a certain percent of the salary schedule base for 2024-25 (\$38,600) as listed below.

1. Concessions Director--4.5% of the base (\$1,737.00)
2. Annual Sponsor--3.5% of the base if done within the school day (\$1,351.00)  
7.5% of the base if done outside the school day (\$2,895.00)
3. Newspaper Sponsor--3.5% of the base (\$1,351.00)
4. Jr. High Quiz Bowl Sponsor--3.5% of the base (\$1,351.00)
5. Sr. High Quiz Bowl Sponsor--3.5% of the base (\$1,351.00)
6. FCCLA Sponsor--3% of the base (\$1,156.00)
7. School Representative in any sport--2% of the base (\$772.00)
8. Band/Choir--2% of the base (\$772.00)
9. 7<sup>th</sup> Grade Sponsor--.5% of the base (\$193.00)
10. 8<sup>th</sup> Grade Sponsor--.5% of the base (\$193.00)
11. Freshman Sponsor--1% of the base (\$386.00)
12. Sophomore Sponsor--1% of the base (\$386.00)
13. Junior Sponsor--5% of the base (\$1,930.00)

14. Senior Sponsor—3 % of the base (1,156.00)
15. Student Senate—1.5% of the base (\$579.00)
16. District SPED Reporting—2% of the base (\$772.00)
17. National Honor Society—3% of the base (\$1,156.00)
18. Elementary AIMS Testing—3.5% of the base (\$1,351.00)

I. The following extra duty assignments will be paid per session as listed below.

1. Elementary Summer School Session (2 Weeks)--\$750.00
2. Jr-Sr High School Summer Session (3 Weeks)--\$1,000

## APPENDIX C

### INSURANCE BENEFITS

1. For the 2024-2025 school year the Board agrees to EHA Blue Cross/Blue Shield Health Insurance, HSA-Eligible \$3,800 Deductible Dual Choice Plan (either \$1,050 Deductible PPO Health Plan or \$3,800 Deductible HSA Plan); and the single PPO Dental Plan at 80% ABC coverage with 50% D coverage.
  - A. A teacher wishing to participate in the board's financed health insurance program may select from one of the four tiers:
    1. Employee
    2. Employee and Children
    3. Employee and Spouse
    4. Employee, Spouse and Children
  - B. The school district will only pay single dental insurance; the employee may choose to take one of the other tiers of dental at their own expense.

The board will pay the monthly premium for family dental coverage for an individual who is covered by a spouse's full family health policy as provided for in Paragraph One of this section.
2. The District shall pay 100% of the cost for Group Term Life Insurance; Death Benefit--\$10,000
3. The District shall provide a group Disability Insurance Plan (STD/LTD) for each certified contracted employee. The District will include the premium of such STD/LTD insurance as part of each certified contracted employee's total salary. The premium for each certified contracted employee will then be payroll deducted monthly for the cost of such premium for STD/LTD insurance.