



American Income
life insurance company

UNION AGREEMENT

between

AMERICAN INCOME LIFE INSURANCE COMPANY
Waco, Texas

and

COMMUNICATIONS WORKERS OF AMERICA LOCAL 6132
affiliated with the
COMMUNICATIONS WORKERS OF AMERICA,
Printing, Publishing and Media Workers, CWA

EFFECTIVE

September 1, 2021 to September 1, 2024

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PREAMBLE

AGREEMENT entered into this **1st day of September, 2021**, between the **COMMUNICATIONS WORKERS OF AMERICA LOCAL 6132 affiliated with the COMMUNICATIONS WORKERS OF AMERICA Printing, Publishing and Media Workers, CWA**, hereinafter referred to as the “Union,” and **AMERICAN INCOME LIFE INSURANCE COMPANY**, hereinafter referred to as the “Company.”

With both the letter and the spirit of this Agreement as a basis, we seek to establish an equitable and harmonious relationship that will enable the Company to prosper and operate efficiently under competitive conditions, while providing its employees with good wages and decent working conditions.

The spirit of this Agreement is one whereby the Company will deal with its employees honestly, fairly, and with humanity consistent with sound business principles. The employees will reciprocate by performing their duties with diligence and competence, rendering a full day’s work for a full day’s pay.

ARTICLE 1 RECOGNITION

SECTION 1. The Company agrees to recognize the Union as the sole collective bargaining agent for all web/sheet fed press operators at American Income Marketing Services, hereinafter referred to as AIMS, exclusive of management and professional employees.

SECTION 2. If the Company opens additional offices or changes the location of any of its present offices, the terms and conditions of this Agreement shall apply to employees at such other locations that have five or more clerical employees.

SECTION 3. For the purpose of this Agreement, Managers are excluded. The term “Manager” shall mean any individual having authority to hire, transfer, suspend, lay off, recall, promote, discharge, reward, or discipline other employees, or effectively to recommend such action, if, in connection with the foregoing, the exercise of such authority is not of merely routine nature but requires the use of independent judgment, and as further identified in the National Labor Relations Act. In addition, all Professional Employees are excluded from this Agreement.

SECTION 4. Supervisors, for the purposes of this Agreement, are included in the bargaining unit, and do not fall within the category of Section 3.

ARTICLE 2 UNION-EMPLOYER RELATIONS

SECTION 1. There will be no interference with, coercion, or restraint of employees in connection with the exercise of their rights to bargain collectively, through representatives of their own choosing, and/or to engage in concerted activities for the purpose of collective bargaining or other mutual aid and protection, except as such concerted activities may be prohibited by law or by this Agreement.

SECTION 2. There will be no interference with, coercion, or restraint of the Company in its exercise of the function of management. The management of ALL is vested exclusively in the Company subject to the provisions of this Agreement. There will be no harassment of the Company or the Union by either Union officials, Union or non-Union employees; and any report of any employees, Union or non-Union, making as a practice anti-Union or anti-Company or anti-nonunion statements, or otherwise attempting to damage the relationship of the Company and the Union, will be considered a proper basis for a grievance general in character.

ARTICLE 3 UNION SECURITY

SECTION 1. The Company agrees to inform all newly hired employees in the bargaining unit that their job is represented by **Communications Workers of America Local 6132** and to introduce all newly hired employees to the Chief Steward and furnish them with a copy of this Contract.

SECTION 2. The Company agrees to inform the Union Office in writing of all newly hired employees, giving their names, classifications, and home addresses within ten days after they are employed.

SECTION 3. The Company agrees that all employees covered under this agreement shall, as a condition of employment, 31 days from the effective date of this agreement become and remain members of the Union in good standing. The Company further agrees that all new employees hired subsequent to the effective date of this agreement, shall as a condition of employment 31 days from the date of employment become and remain members of the Union in good standing. In any state where a Union Shop is prohibited by law, the maximum security legal in that State shall apply.

SECTION 4. The foregoing sections of this Article shall be applicable and effective only in accordance with and consistent with applicable provisions of federal and state law. Any section of this Article that conflicts with any federal or

state law will not be enforced. If any provision of this Agreement is held invalid, the remainder of this Agreement shall not be affected thereby.

ARTICLE 4 CHECK-OFF

SECTION 1. For the convenience of the Union and the employees, the Company agrees to deduct the regular monthly Union dues from the pay of such employees who authorize such deduction as provided herein.

SECTION 2. Employees who desire the Union dues to be deducted from their pay shall submit to the Company through the Union a fully executed authorization card, as approved by the parties and furnished by the Company.

SECTION 3. Deductions shall be made for the current regular monthly Union dues of each employee for whom the above authorization has been received, beginning with the first pay following the month in which an employee's authorization is received.

SECTION 4. Deductions shall be remitted to the designated Financial Officer of the Union monthly with a record of those for whom deductions have been made.

SECTION 5. The authorization of check-off of dues shall be irrevocable for the term of applicable contract between the Union and the Company, or for one year, whichever is the lesser, and shall automatically renew itself for successive yearly or applicable contract periods thereafter, whichever is the lesser, unless employee gives written notice to the Company and the Union at least 60 days and not more than 75 days before any periodic renewal date of this authorization and assignment of their desire to revoke the same.

SECTION 6. For the convenience of the Union and the employees, the Company agrees to cause to be deducted and remitted to the Union voluntary CWA-COPE contributions.

ARTICLE 5 NOTIFICATIONS OF JOB OPENINGS

SECTION 1. Maintaining a high level of skill and workmanship, and providing a pool of qualified and experienced employees are among the two most important functions of the Union. This is beneficial to both the employees and the employer. To that end, the Union agrees to exercise the utmost care in maintaining a high level of skill and workmanship among its members.

SECTION 2. In hiring employees, the Company agrees to notify the Local Union of all job openings for positions covered by the Union's jurisdiction before the employees are required. In return, the Union agrees to refer to the Company qualified and experienced workers insofar as they are available, to be considered by the Company in the filling of such positions. Should such job openings be in an area that the Union has not established a Local Union, the Company shall notify the Union as soon as possible and the time factor of notifications of such openings shall be mutually agreed to by the Union and the Company.

**ARTICLE 6
VISITATION OF UNION REPRESENTATIVES**

SECTION 1. Representatives of the Union shall have the right to enter the premises of the Company to investigate working conditions, grievances, or disputes. They shall have the right to meet with stewards or with employees involved in a dispute relative to the administration of this Agreement. Union Representatives shall report to the Human Resource Office or the designated Company Representative upon entering premises.

SECTION 2. Union Officers, Stewards and Employees desiring to meet will notify Management prior to the meeting and employees will not be removed or remove themselves from their work station without such prior notice and acceptance by Management. The Union and the Company agree that where meetings are necessary, they should not have an adverse impact on business needs and agree to keep meetings as short as possible.

**ARTICLE 7
USAGE OF UNION LABEL**

SECTION 1. All printing transmitted from the Company's offices shall carry the Allied Union Label.

SECTION 2. The employer shall post the CWA union office card in prominent places. Such union office card will be furnished by the Union.

**ARTICLE 8
RIGHTS NOT TO CROSS A PICKET LINE**

SECTION 1. The Company agrees that in the event any picket line by any labor organization that is recognized by the Company as representing any group of the Company employees is placed around its premises or in front of any entrance to its premises, it will not require its employees under penalty of discharge or discipline of any kind to walk through or cross in any manner the

said picket line and any refusal to cross a picket line shall not constitute a breach of this Agreement.

SECTION 2. The Company agrees that its employees will not be required under penalty of discharge or discipline of any kind to walk through or cross in any manner any picket line maintained by any labor organization away from Company premises and any refusal to cross a picket line shall not constitute a breach of this Agreement.

ARTICLE 9 STEWARDS & COMMITTEEMEN

SECTION 1. The Union shall furnish the Company with a list of names and titles of Local Union Officers, Stewards, Grievance Committee Members, and any changes thereof.

SECTION 2. The number of Stewards shall not exceed 1 for each 25 represented employees. The Grievance Committee shall consist of 3 Stewards appointed by the Union.

ARTICLE 10 GRIEVANCE PROCEDURE & ARBITRATION

Grievances will be settled exclusively by the following procedure.

SECTION 1. A grievance shall be presented informally by the grievant to his or her immediate supervisor. The grievance shall be presented within 5 days of the incident in dispute and an answer rendered within 5 days of presentation.

SECTION 2. Any grievance not resolved at Step 1, may be appealed by the union representative to the Company representative. The appeal must take place within 20 days of the incident in dispute. The respective positions of both parties shall be set forth in writing. A decision of the Company representative must be rendered within 5 days of submission.

SECTION 3. Arbitration. In the event of a dispute is not resolved at Step 2, the matter may be referred to arbitration. Notice to send a dispute to arbitration shall be given in writing to the other party within 10 days of receipt of the response to Step 2.

The initiating party shall contact the Federal mediation and Conciliation Service for a list of seven arbitrators. The parties shall alternately strike a name from the list until the one remaining name shall be the arbitrator.

Only grievances between the parties as to the true meaning or intent, or the interpretation or enforcement of this Agreement, including suspension or discharge, may be submitted to arbitration.

The arbitrator may not, by his or her decision, provide new or different provisions of this Agreement.

The arbitrator will render a decision within 30 days after the arbitration hearing.

Each party shall pay for its own witnesses.

Compensation for the arbitrator and the general expenses of arbitration shall be borne equally by the parties of this Agreement.

ARTICLE 11 SENIORITY

SECTION 1. In case of layoffs, recalls, promotions, demotions, and transfers, where an employee has sufficient qualifications to perform the tasks required, seniority shall govern.

SECTION 2. New hires shall be probationary employees during the first 90 calendar days of employment, or re-employment after breaking seniority. Upon completion of the probationary period, seniority shall date from the most recent date of hire. Grievances may not be presented on behalf of probationary employees. By mutual agreement, the Union and the Company may extend the probationary period for an additional 30 days two times.

SECTION 3. An employee transferred from the bargaining unit shall maintain but not accrue seniority. In cases of reduction of force or layoff in the excluded classification that would eliminate such employee's job, the employee may re-enter the bargaining unit and exercise seniority to displace any employee with the least amount of seniority in accordance with the rules governing reduction of force and layoff. Employees who transfer into the bargaining unit shall accrue seniority from date of entry into the bargaining unit.

SECTION 4. An employee's seniority shall be broken when: (a) the employee quits or is discharged for cause; (b) an employee on layoff fails to return to work within 15 days after having been notified by the Company by registered mail, return receipt requested, to the employee's last known address,

to return to work, unless a reason for such failure to return is given which is satisfactory to the Company and the Union (the Union shall receive a copy of each notice to return to work); (c) the recall rights of the employee expire.

SECTION 5. Stewards and up to two Officers shall have seniority priority for the purpose of reduction in force or bumping. Priority seniority may be exercised only to maintain employment with the Company.

SECTION 6. The Company shall post a seniority list on the Union's bulletin board. Any dispute of such list must be presented within 30 working days after the list is posted. If no grievance is made within the 30 day period, each employee's seniority date shall be recognized by the Company, the Union, and the employee as final.

ARTICLE 12 POSTING OF JOBS

SECTION 1. Vacancies and newly created jobs shall be posted for 3 working days. The posting shall briefly describe the duties and title of the job, rate of pay, location, date of posting and manager, and bargaining unit placement. A copy of the job description shall be attached. One copy of the posting shall be given to the Department Steward. Postings shall be numbered consecutively.

SECTION 2. Eligibility for bidding on job openings requires that the employee have at least 1 year service with the company, **six months on the current job (including those returning to their previous position)**, and that the employee is not in disciplinary status with the next step being termination, **and does not have a scheduled absence that would interfere with their ability to complete a probationary period in the new role.** Disciplinary write-ups with the next step termination that are over a year old will not disqualify a bidder. Any employee that elects not to accept a job awarded cannot re-bid for 90 days. An employee may bid laterally or down only after one year has passed since the employee last did so. Bidding shall be by notice to the Human Resource Department with copy to each of the Managers and Department Stewards concerned.

SECTION 3. Award of jobs shall be made within 5 days after closing of the posting. The Company will notify all employees placing a job bid and the Chief Union Steward of job awards. If the most senior bidder fails to meet the desirable qualifications, the next most senior bidder who meets the desirable qualifications shall be awarded the job. If the job is not filled through the bidding

procedure, it may be filled by the Company from any source, provided the person selected is more qualified than the most qualified bidder. After awarding of a job, the Company **will coordinate the move to occur on the Monday following 2 weeks of award.**

SECTION 4. If the desirable qualifications for a job include experience in a department or knowledge of work or functions of the type required for the performance of the job, the time or knowledge required shall be limited to that reasonably required, and due weight shall be given to experience of like or similar nature.

SECTION 5. An employee on vacation, sick leave or authorized absence may bid on jobs posted during such absence, provided the bid is made prior to the closing of such posting and the employee returns to work within 14 days of the closing of such posting.

SECTION 6. If any employee is removed from a job by management during the trial period or any extension thereof, the employee shall return to the previous job, and the job shall be reposted. **Employees requesting to return to their previous position may only do so if there is a position available, and there are no disciplinary actions for work performance in the previous position. Employee's eligibility for any future progression/promotion changes to the date of return, whether by employee or Company choice.**

SECTION 7. Every employee shall have a specific job classification. An employee shall not be permanently reassigned to a different department except by agreement of the parties. This does not restrict reassignments within a department. Employees may be temporarily assigned to any job in a different department. If an employee is assigned to a job in a different department for more than 30 days, in the absence of agreement of the parties, based upon a showing of need by the Company, that job shall be posted. The performance of temporary assignments does not constitute a job, and no posting is required to determine who may be temporarily assigned.

ARTICLE 13 TRIAL PERIOD

SECTION 1. An employee changing to a different job shall be subject to a 90 day trial period. If the employee is removed from the job during the trial period and there is a dispute on such employee's performance of the job, such dispute is subject to the grievance procedure. By mutual agreement, the Union and the Company may extend the trial period for an additional 30 days two times. Written notice of such extension shall be given to the employee and Department Steward.

SECTION 2. During an employee's trial period, the employee's manager shall advise the employee in writing, with a copy to the Department Steward, of any inadequacy of performance. Such advice shall be given at 30, 60 and 90 day periods and scheduled appropriately.

ARTICLE 14 LAYOFFS AND RECALLS

SECTION 1. In a reduction of force due to economic reasons, the following procedure shall apply: If an employee's job is eliminated, disturbed or if the employee is displaced or "bumped," the employee shall have the right to displace or "bump" a less senior employee if qualified for such other job. In case of layoff, the least senior employee shall be laid off. An employee shall have the right to accept layoff instead of bumping to a lower rated job. **Employees exercising rights under this Article for movement to a lower rated job, and who successfully move to a lower paid grade will not lose pay if their rate of pay is within the range of the labor grade they are moving to, or shall move to the maximum rate of the lower rated job, whichever is less.**

SECTION 2. The most senior employee on layoff shall be the first employee recalled. The Company shall not place a person in the bargaining unit until all employees on layoff have been recalled, unless no employee on layoff is qualified to perform the job that is open. Employees on layoff shall retain recall rights for 24 months, provided that they inform the Company by registered mail, each 6 months, of their availability for recall and current address. Any employee (other than probationary employees) laid off or terminated other than for cause shall be granted 2 weeks notice or pay in lieu thereof.

ARTICLE 15 HOURS OF WORK AND OVERTIME

SECTION 1. Unless changed by mutual agreement, the guaranteed work week shall be 40 hours, the work day 8 hours, operating three shifts: first shift 7:00 am – 3:00 pm, second shift 3:00 pm – 11:00 pm and third shift 11:00 pm – 7:00 am. Sunday evening 11:00 pm through Friday evening 11:00 pm shall constitute the regular work week. Saturday work shall be compensated at one and one-half times the regular rate. Saturday work over 8 hours, Sunday work and work on a second shift within a 24-hour period shall be twice the regular rate.

SECTION 2. Time worked in excess of 8 hours in a day shall be compensated at one and one-half times the regular rate of pay for the first 4 hours of such excess and two times the regular rate thereafter.

SECTION 3. Employees who work over 11 hours in a day shall receive an additional 30-minute paid break. Should an employee elect to leave the premises for the 30-minute paid break they will obtain supervisor approval and clock out when leaving and clock in upon returning. Such clock in time will be resolved as if worked so long as the employee returns within the 30-minute period.

SECTION 4. Employees shall not be laid off to offset overtime.

SECTION 5. The employee who customarily performs the work shall be given the first opportunity for overtime assignments on that work. If that employee is not available, the overtime shall be offered to the most senior qualified employee. If an insufficient number of qualified employees accept overtime assignment, the least senior qualified employee shall be designated. Employees who attempt to take advantage of the overtime provisions and lay off without good cause during the straight time pay period may not be assigned to overtime work during that pay period. Eligibility for overtime assignment requires that an employee not be in disciplinary status for work performance issues.

SECTION 6. No overtime shall be worked without authorization by the manager.

SECTION 7. If the Company establishes any regular work day which ends after 6:30 pm, all work performed on such schedule shall be paid at the basic rate, plus **\$0.70** cents per hour. If the Company establishes any regular work day which ends after 12:30 am, all work performed on such schedule shall be paid at the basic rate, plus **\$0.80** per hour. On September 1 of each year, any employee with sufficient seniority in a classification where shift work is required, may bump onto another shift displacing the least senior employee on that shift. Notification must be made in writing to Department Manager by August 1. Employees may mutually agree to exchange shifts with the agreement of the Department Manager.

SECTION 8. Employees (including employees who are terminated or quit during the payroll period) shall be paid every other Friday.

ARTICLE 16 CALL OUT PAY, SHOW UP AND INCOMPLETE DAY PAY

SECTION 1. Employees called back to work after the completion of their shift and prior to commencement of their next regular shift, shall be guaranteed a minimum of 4 hours pay, at the applicable overtime rate.

SECTION 2. Employees reporting for work at their regular starting time shall be guaranteed 4 hours pay.

SECTION 3. Employees who have reported for work at their regular shift starting time and who have worked any portion of a scheduled workday shall receive pay for the entire scheduled workday. This shall not apply to employees who elect not, or are unable, to complete the scheduled workday, or to conditions caused by an Act of God or national emergency.

ARTICLE 17 PART-TIME EMPLOYEES

Part-time employees are employees who regularly work less than **32** hours in a 7-day period. Part-time employees shall receive the rate for their classifications, plus any cost-of-living raises granted after one year following date of hire. Part-time employees shall be entitled to vacations, sick leave, bereavement leave, holidays, automatic progressions, and seniority on a prorated basis. Part-time employees shall receive the overtime rate of pay after **32** hours of work in any 7-day period. A part-time employee may bid on jobs posted, however, such bids will be considered only if there is no full time bidder who meets the desirable qualifications. A part-time employee is entitled only to the benefits enumerated in this Article. **The Union will be notified within 5 calendar days when full-time employees convert to part-time.**

ARTICLE 18 TEMPORARY EMPLOYEES

A temporary employee may be hired for a period of less than 90 days and shall be paid at a rate not less than 15% below the minimum rate for the job. If a temporary employee becomes a full-time employee, seniority shall be retroactive to the last date of hire. The basic intent of this Article is to provide temporary employment based on business need, and in no way shall this Article be used to circumvent other provisions of this Agreement. Temporary employees are not entitled to any benefits. They are not entitled to group insurance, vacation pay, sick leave, personal days or seniority rights or job bidding. No temporary employee shall be hired until qualified employees then on layoff with recall rights have been offered the opportunity to work in such temporary jobs.

ARTICLE 19 REST PERIODS

Employees shall have two 15-minute rest periods each shift. Employees are not eligible to leave the premises without supervisor approval and must clock out using appropriate time available for such absence (vacation/sick/personal).

ARTICLE 20 HOLIDAYS

SECTION 1. Employees shall be paid a holiday allowance equal to 8 hours pay at straight time for the day of observance for each of the following 10 holidays.

New Year's Day

MLK, Jr Day

Memorial Day

Independence Day

Labor Day

Thanksgiving Day

Friday Following Thanksgiving

Christmas Eve Day

Christmas Day

Floating Holiday

SECTION 2. Any holiday falling on Sunday shall be observed on the following Monday. A holiday falling on Saturday shall be observed on the preceding Friday. For this article Mondays are defined as third shift starting Sunday night at 11:00 pm and ending Monday at 7:00 am, and Fridays at AIMS are defined as third shift starting Thursday night at 11:00 pm ending Friday at 7:00 am.

SECTION 3. An employee who works on a holiday shall be compensated for hours worked at two times the regular rate of pay plus the holiday pay, with a minimum guarantee of 4 hours work.

SECTION 4. The Floating Holiday must be taken as one whole day off. Newly hired employees may request the Floating Holiday once they have successfully completed the probationary period.

SECTION 5. Employees on leave of absence or FML/Catastrophic Leave during an entire pay period where there is an observed holiday are not eligible for holiday pay. However, if an employee who has been granted a leave of absence or FML/Catastrophic leave works at least one full shift in the pay period in which the holiday falls, he/she will receive pay for the holiday. Holiday pay is not paid if an employee is not eligible to work. Employees with a release to return to work after a holiday will not receive holiday pay.

SECTION 6. Employees must work or have pre-arranged paid time off scheduled the work day prior to and after a holiday to be eligible to receive holiday pay unless there is a Doctor's office visit or a catastrophic event incurred.

ARTICLE 21 JOB CLASSIFICATIONS AND WAGE RATES

SECTION 1. The Company agrees to pay to employees and the Union agrees that its members will accept the wage scales for the various labor grades

set forth in this Agreement. The wage herein established shall be considered minimum scales; however, the Company is not obligated by any provision of this Agreement to pay wages in excess of those established by this Agreement. Adoption of the agreement shall not operate to reduce the wage rate of employees currently above the maximum rate provided.

SECTION 2. When a new job is created, or the content of an existing job changed, the Company and the Union shall assign a labor grade for the job.

SECTION 3. An employee shall not be required to perform all of the work requirements described in a job description in order to be classified thereunder. In order to be classified under a job description, an employee shall be required to perform substantially all the functions set forth therein. However, employees bidding must meet the desirable qualification of a job to be awarded the job.

SECTION 4. Any employee being promoted from a lower rated job to a higher rated job shall receive the present rate or the minimum rate of the higher rated job, whichever is greater. Each employee promoted to a higher labor grade shall be granted a minimum of **\$1.00** per hour wage increase.

SECTION 5. Employees in regression for any reason from a higher to a lower rated job shall receive their current rate or the maximum rate of the lower rated job, whichever is lesser.

SECTION 5a. For the purpose of this Article, regression refers to the downward movement of job classification/labor grade due to economic reasons, not by choice or fault of the employee.

SECTION 5b. If an employee is returned to their previous position during their probationary period, either by management or by employee request, said employee will be returned to their previous rate of pay.

SECTION 5c. Employees who successfully bid and move to a lower labor grade position shall lose **\$1.00** per hour, or shall move to the minimum rate of the lower rated job, whichever is lesser.

SECTION 6. Employees who move laterally from one job to a different job in the same labor grade shall maintain their same relative position for automatic progression and their same rate of pay.

SECTION 7. Employees whose regular task assignment is to perform bilingual related duties shall be paid **\$1.00** per hour above contract rates. Should the aforementioned employee's task assignment change they shall not lose the

pay differential, but shall be required to perform bi-lingual related tasks in other departments if necessary. **Employees no longer performing bi-lingual duties as a part of their job would no longer receive the differential.**

SECTION 8. Effective **September 1, 2021**, each employee shall receive a general wage increase of **\$1.40** per hour or the amount that will increase the employee's base wage to the maximum of the employee's labor grade, whichever is lesser.

SECTION 8a. Effective **September 1, 2022**, each employee shall receive a general wage increase of **\$0.35** per hour or the amount that will increase the employee's base wage to the maximum of the employee's labor grade, whichever is lesser.

SECTION 8b. Effective **September 1, 2023**, each employee shall receive a general wage increase of **\$0.30** per hour or the amount that will increase the employee's base wage to the maximum of the employee's labor grade, whichever is lesser.

SECTION 9. Red circled rates as defined in this Agreement shall be the amount of pay that individual employees are receiving in excess of the maximum schedule for their particular labor grade. Employees shall lose this red circled pay any time they move from the particular job for which they are being paid the red circled rate. Red circled employees will receive any cost-of-living increases awarded under this contract. Any employee who may fill a job that previously paid red circled rates shall not receive the red circled rate but only the contract schedule.

SECTION 10. Labor Grades and wage rates are as follows:

LABOR GRADES

Labor Grade	9/1/2021		9/1/2022		9/1/2023	
	Min	Max	Min	Max	Min	Max
01	\$14.56	\$18.42	\$14.91	\$18.77	\$15.21	\$19.07
02	\$14.68	\$18.54	\$15.03	\$18.89	\$15.33	\$19.19
03	\$14.80	\$18.91	\$15.15	\$19.26	\$15.45	\$19.56
04	\$15.24	\$20.19	\$15.59	\$20.54	\$15.89	\$20.84
05	\$15.35	\$20.68	\$15.60	\$21.03	\$16.00	\$21.33
06	\$15.60	\$21.22	\$15.95	\$21.57	\$16.25	\$21.87
07	\$16.09	\$21.71	\$16.44	\$22.06	\$16.74	\$22.36

08	\$16.72	\$22.31	\$17.07	\$22.66	\$17.37	\$22.96
10	\$17.71	\$23.97	\$18.06	\$24.32	\$18.36	\$24.62
11	\$18.61	\$25.48	\$18.96	\$25.83	\$19.26	\$26.13
12	\$19.50	\$26.98	\$19.85	\$27.33	\$20.15	\$27.63
13	\$20.00	\$27.48	\$20.35	\$27.83	\$20.65	\$28.13

SECTION 11. Upon request, the Company shall advise the Union of all changes of occupation and all rate changes of employees covered by this Agreement.

SECTION 12. The following are job classifications currently in effect:

Labor Grade	Occupation
05	Web Press Assistant
08	Digital Print Operator
08	Web Press Apprentice
11	Jet Press Operator
12	Web Press Operator

SECTION 13. The company may offer selected employees the opportunity to perform additional duties of a Lead person over a defined group of departmental staff. The selection of employees to be designated as Leads shall be made by the Company giving consideration to seniority where qualification of employees is approximately equal. Each employee designated as a Lead shall receive \$0.75 per hour plus their base rate.

ARTICLE 22 PERSONAL LEAVE & MARRIAGE LEAVE

SECTION 1. Employees who have completed their Company probationary period are entitled to 1 day off with pay upon marriage, provided the employee continues employment with the Company. Benefits may be paid upon request by the employer for proof of legal marriage under the laws of the State of Texas. This day shall be taken within 1 week prior to or following the date of the wedding.

SECTION 2. Each employee shall receive 2 Personal Leave Days on their 31st day of employment and each subsequent anniversary date. These days may be taken in minute, hour, half-day increments throughout their anniversary year. These days must be taken by the next anniversary date or they are forfeited.

Unused personal days are not a vested right of employee upon termination, and personal days are forfeited upon employee notice of resignation.

**ARTICLE 23
HOLIDAY BONUS**

SECTION 1. Employees will receive a holiday bonus based on years of service as follows:

Less than 1 year	\$100.00
1 but less than 5 years	\$275.00
5 but less than 10 years	\$325.00
10 but less than 15 years	\$375.00
15 but less than 20 years	\$425.00
20+ years	\$450.00

The holiday bonus will be paid the Wednesday before the Thanksgiving Holiday each year.

**ARTICLE 24
SUPPLEMENTAL CHILD CARE & MEAL ALLOWANCE**

SECTION 1. Any employee with **special needs** children under age 13 at home requiring special attention and care and who works overtime shall be paid a supplemental child care allowance of **\$6.00** per hour for each hour more than the first hour of overtime.

SECTION 2. An employee who works in excess of 11 hours in a day shall receive a meal allowance of **\$11.00**.

**ARTICLE 25
VACATION**

SECTION 1. Each employee in the bargaining unit shall earn vacation credits based on the following years of continuous service.

Continuous Service	Days Per Year Earned
Less than 5 years	10
5 but less than 12 years	15
12 or more years	20

SECTION 2. Employees may take earned vacation after they have completed 90 full calendar days service. An employee terminating for any reason shall be paid for earned vacation not taken if employed for 90 full calendar days.

SECTION 3. Vacation dates shall be selected by seniority within departments. Seniority for this purpose is based on date employee started working in the department. Seniority does not entitle any employee to bump any selected date in the 60 days before such date. Needs of the company business shall be controlling as to the number of employees to be gone at one time. Employees must request vacation as soon as possible.

SECTION 4. Employees on maternity leave shall accrue vacation credits for a maximum of 3 months leave and employees on military leave up to a maximum of 2 weeks credit.

SECTION 5. When a holiday falls within an employee's vacation period, the holiday will not be charged as a vacation day.

SECTION 6. An employee shall have the right to take the vacation earned at one time. Half of the total vacation earned in one year may be taken in blocks of one or more minutes as approved by the department manager.

SECTION 7. Accrual maximums will be based on employee's years of continuous service as follows:

Less than 5 years	120 hours (15 days) per year
5 years but less than 12	180 hours (22 ½ days) per year
12 or more years	240 hours (30 days) per year

If employees are within 40 hours of reaching maximum accrual levels and are unable to take vacation due to Company needs, the Company will offer a vacation payout of 40 hours. Such hours paid will be deducted from accumulations.

SECTION 8. Vacation pay requests shall be granted for employees that will be on vacation at least 1 week and employee must be off the date payroll will be issued.

SECTION 9. Employees should request their vacation date as soon as possible. Vacation pay requires 48 hours notice.

ARTICLE 26 SICK LEAVE

SECTION 1. The payment of sick leave allowance to employees is to safeguard against the loss of pay due to sickness, and paid only in case of sickness or accident, provided that regular sick days may be used to care for the employee, the employee's spouse and/or dependent(s) who reside in the employee's household. Sick leave shall not be used for routine orthodontic appointments. Employees must call the department manager or other designated

person no later than 1 hour after the start of shift each day off unless an expected date of return has previously been given.

SECTION 2. Employees accumulate sick leave at the rate of 8 days per year, and are eligible to use sick leave for qualifying events after the completion of 90 full calendar days' service.

SECTION 3. Employees can accumulate unused sick leave up to a maximum of 135 days. 125 of these days may be "Extended Leave – Catastrophic Events" and 10 days may be "Regular Sick Days." Employees reaching the maximum accumulation of "Regular Sick Days" may credit accrued sick leave to "Extended Leave – Catastrophic Events" until the maximum of both categories are reached, or "Regular Sick Days" are used.

SECTION 4. Sick leave may be used in portions of one or more minutes at a time, as approved by the department manager, however may not be used to cover a tardy to work. Unused sick leave is not a vested right of employee in case of termination of employment. Employees resigning may not use sick leave during notice period unless a doctor's visit is incurred.

SECTION 5. Employees can accumulate unused sick leave up to a maximum of 10 days. Employees reaching the maximum accumulation may credit accrued sick leave to Extended Leave Days until the maximum of both categories have been reached or regular sick days are used.

SECTION 6. The Company may request satisfactory evidence of the employee's claim to sick leave. Such request shall not be used discriminatively. Sick leave shall not be available for any sickness resulting from the use of intoxicating liquors or drugs or willful self-infliction of injury or illness, or to any sickness or accident occurring while on leave of absence, or in other gainful employment.

SECTION 7. Employees who abuse or fraud sick leave credits are subject to disciplinary action or discharge by the Company.

SECTION 8. On the first pay period in December of each year, each employee with 12 months service who has taken less than 4 days sick since the previous last pay period in November shall be eligible to receive a sick leave bonus as follows:

- 0 sick days taken = 5 days paid
- 1 sick day taken = 4 days paid
- 2 sick days taken = 3 days paid
- 3 sick days taken = 2 days paid

Sick leave days paid shall be deducted from that accumulated. Any amount of sick leave of less than a whole day at one time shall be considered as a whole day for this purpose. "Extended Leave – Catastrophic Events" leave shall not count as sick leave taken for the purposes of this section.

ARTICLE 27 EXTENDED LEAVE – CATASTROPHIC EVENTS

SECTION 1. The Company shall grant extended leave to employees in the event of catastrophic illness, injury or surgery. Extended leave may be used for the employee and the employee's immediate family as defined by the Department of Labor to include spouse, child and parent regardless of age or whether living in the same household.

SECTION 2. Employees accumulate extended leave at the rate of 4 days per year, and are eligible to use extended leave for qualifying events after the completion of 90 full calendar days' service. Extended leave is not a vested right of employee in case of termination except at retirement. Employees retiring at age 65 or older will receive one half of their accumulated extended leave balance with a maximum benefit payable of **3 weeks**.

SECTION 3. Extended leave may be used only in the event of catastrophic illness or injury as defined by the Family Medical Leave Act. The following is a list of conditions or illnesses considered catastrophic in nature that would entitle an employee to be considered for extended leave.

This list is not meant to be inclusive:

- heart attacks or heart conditions requiring bypass surgery;
- most cancers;
- back conditions requiring extensive therapy or surgery;
- spinal injuries;
- appendicitis;
- pneumonia;
- pregnancy, miscarriages, complications or illnesses related to pregnancy (e.g., severe morning sickness) and need for prenatal care;
- childbirth and recovery from childbirth;
- diagnosed influenza;
- paternity leave;
- **COVID-19;**
- oral surgery (**up to 2 days**, employee only);
- colonoscopy (**up to 2 days**, employee only)
- **extractions (1 day, employee only).**

Short term conditions requiring only brief treatment and recovery are not “serious health conditions,” and would be covered under regular employee sick leave. For example: the common cold, the flu, ear aches, upset stomach, minor ulcers, headaches other than migraines, routine dental or orthodontia problems, and periodontal disease.

SECTION 4. For extended leave to be paid catastrophic leave the catastrophic event must involve an illness, injury, impairment, or physical or mental condition that involves outpatient surgery or inpatient care (i.e., an overnight stay) in a hospital, hospice or residential medical care facility, including any period of incapacity. Incapacity is defined as an inability to work, attend school or perform other regular daily activities. Intermittent leave will not be paid under this article except following a qualifying event for continuing treatments, follow-up appointments and one day absences where a Doctor’s visit is incurred.

**ARTICLE 28
LEAVE OF ABSENCE – MATERNITY**

SECTION 1. The Company shall grant a leave of absence for maternity and where applicable will run concurrent with FML. Employees may begin leave and duration to extend as a doctor specifically recommends. Employees on maternity leave accumulate seniority, and upon return from maternity leave within 3 months shall return to the job previously held. An employee returning after 3 months may exercise seniority to obtain employment on any job for which qualified in the same or lower labor grade which shall result in the minimum amount of bumping. If no such job is currently available, the employee shall be placed on a layoff status with recall rights.

SECTION 2. Employees on maternity leave must notify the Company at least 2 weeks prior to the date for returning to work.

SECTION 3. Employees receiving maternity leave may, upon request, be paid any unused portion of earned vacation, as of the date maternity leave commences.

**ARTICLE 29
LEAVE FOR DEATH IN FAMILY**

An employee shall be eligible for bereavement leave with pay upon a death in their immediate family as defined in this Article. Bereavement must be completed not later than 5 days after date of the funeral or the employee will forfeit benefits under this article. Bereavement pay will not be granted for Saturday, Sunday and holidays or any day which the employee will otherwise be compensated by the Company. For purposes of this article, employees will receive:

- 5 days bereavement leave upon the death of an immediate family member including their spouse, common-law spouse, **brother, sister**, children or parents.
- 3 days bereavement leave upon the death of their Mother-in-law, Father-in-law, Brother-in-law, Sister-in-law, **Son-in-law, Daughter-in-law**, Step-mother, Step-father, Step-children, Step-brother and Step-sister, Grandparents, Grandchildren, Great-grandparents.

The employee bears the responsibility to prove relationship and entitlement to this benefit.

ARTICLE 30 LEAVE OF ABSENCE – EMERGENCIES & UNION BUSINESS

SECTION 1. The Company shall grant an employee an unpaid leave of absence for compelling personal emergencies for a reasonable length of time not to exceed 30 calendar days. By mutual agreement, in exceptional cases, the Company may approve a leave of absence without pay for more than 30 calendar days, but seniority, sick leave and vacation shall accumulate only during the first 30 days. A copy of the notice of approval of a leave of absence will be given to the employee requesting such leave and to the Union. Personal leaves of absence will not be granted to the extent that they interrupt the Company's work schedule. Leave of absence will not be granted during a probationary or trial period.

SECTION 2. Application for leave of absence shall be in writing giving the dates and reasons for such request. Application must be made at least 10 working days prior to the desired starting date. The Company shall answer the request within 5 working days.

SECTION 3. Employees upon returning from a leave of absence of 30 days or less shall be assigned to their former position if it is vacant. If it is not vacant, they may exercise seniority rights by bumping as if in a layoff. An employee returning from a leave of absence in excess of 30 calendar days shall be assigned to a vacant job in the same or nearest labor grade which the employee is qualified to perform to which seniority would entitle the employee if on layoff. If there is no such position available, the employee shall be placed on layoff with rights of recall.

SECTION 4. Employees selected by the Union as officers and special representatives, or by the International Union as its representative, shall be granted leaves of absence without pay for up to one year to take care of Union business. Such leave of absence may be renewed or extended from year to year

upon written request from the Union. An employee on such leave shall accrue seniority.

SECTION 5. Employees selected as Union representatives or delegates to Union conventions or conferences, but not more than two at any one time, shall be granted leaves of absence without pay. The total time off so granted to all such employees shall not be in excess of 40 working days per contract year. This paragraph shall not be applied so as to interfere with the Company's work continuity.

SECTION 6. Employees shall be eligible for leave of absence in accordance with the Family and Medical Leave Act of 1993.

ARTICLE 31 JURY DUTY AND VOTING TIME

SECTION 1. When absent because of jury duty, an employee who has completed the probationary period shall be paid for such time lost, less any monies received in any way as compensation for such duty.

SECTION 2. When absent because of witnessing in Court, the employee shall be paid for such time lost, less any monies received in any way as compensation for such duty, except where the employee or spouse is party to the suit, and in such case the Company will not pay for time lost. Employees on leave under this article shall return to work if dismissed from court with half day or more of their normal work schedule.

SECTION 3. The Company honors the voting leave laws of each state in which we have employees residing. It is encouraged that early voting is utilized when available. Employees who wish to vote are expected to do so before or after their scheduled shifts. Any employee is entitled to paid time off for voting if, on the day of an election, the polls are open fewer than two consecutive hours either before or after his/her scheduled shift. If this situation should occur, please inform your supervisor so that time off can be scheduled that is adequate to allow you to travel to the polls and to vote while minimizing disruption of business operations. In this case, neither your wages nor benefits will be reduced. No employee will be penalized or retaliated against for requesting time off to vote.

ARTICLE 32 PENSION PLAN

The Company will provide the pension plan for each employee with one year of service. The Company will contribute such amounts as may be required. The

benefit for persons retiring at normal retirement age of 65 shall be as follows:

- **\$55.00 per month per year of service to those employees retiring after September 1, 2021.**
- **\$60.00 per month per year of service to those employees retiring after September 1, 2023**

The benefit for persons retired under the plan shall be unchanged.

ARTICLE 33 GROUP INSURANCE

SECTION 1. The Company will provide managed health care plans through Blue Cross/Blue Shield for employees as described in the Blue Cross/Blue Shield booklet. Eligible expense shall include one eye examination per year, pap smears and mammograms. The company will provide group life insurance for employees as follows:

Less than 20 years	two and one-half their annual base wage
20+ years	three times annual base wage
	Maximum benefit payable \$175,000

SECTION 2. Each employee shall contribute **29% of the target premium** per pay period toward the cost of the employee's coverage under the medical plan.

SECTION 3. Working spouses of American Income Life employees are encouraged to first look to their employers' offerings when making benefit elections. If your working spouse has access to medical coverage through his/her employer and you enroll your spouse in one of the AIL medical plans, a spousal surcharge of \$75 bi-weekly (per paycheck) will apply.

If your spouse does not work, works only part time, is not eligible for coverage or has lost coverage as an active employee but has been offered COBRA, the spousal surcharge will not apply.

If your spouse is covered by Medicare, the surcharge does not apply. If your spouse experiences a qualifying life event (loss of job, etc.) during the year, he or she can be added to your AIL coverage within 31 days of the qualifying life event.

The Company reserves the right to verify whether or not your spouse has access to medical coverage elsewhere. Misrepresentation whether your spouse has access to medical coverage outside of AIL may result in disciplinary action up to and including termination.

SECTION 4. A tobacco/nicotine user surcharge is applicable to employees who habitually utilize tobacco products (including e-cigarettes). A surcharge of \$75.00 per pay period applies to each employee who does not meet the tobacco free requirement and is in addition to the regular bi-weekly medical premium. Employees may be eligible to avoid the surcharge by different means by contacting a HR representative at benefits@Globe.Life to submit confirmation of completing the designated tobacco cessation program or confirmation of being under a physician's care for tobacco or nicotine use.

**ARTICLE 34
PAY FOR WORK IN HIGHER OR LOWER JOB CLASSIFICATION**

An employee who is temporarily assigned work of a lower rated classification shall not be reduced in rate of pay. An employee who is temporarily required to do work of a higher rated job for more than 4 hours on such job shall receive the minimum rate of the applicable job classification, or the employee's current rate, whichever is greater, for the entire shift.

**ARTICLE 35
SUB-CONTRACT WORK**

The Company agrees that none of the work performed by bargaining unit employees will be sub-contracted which would result in loss of bargaining unit employees' jobs.

**ARTICLE 36
HEALTH AND SAFETY**

SECTION 1. The Company agrees to comply with all Federal and State laws or regulations which are applicable to the Company's operations and the Union agrees to use all means at its disposal to enforce the observance of all safety rules and regulations. Each steward will be furnished a copy of all current safety rules and will be instructed in safety practice by the Company's Safety Department, to the extent determined necessary by the Company.

SECTION 2. The Company will make reasonable effort to provide washrooms, and they shall be maintained and kept in clean and sanitary conditions. The employees shall at all times preserve such rooms and equipment from damage and shall cooperate in keeping them in a clean and orderly condition. A reasonable number of cold water drinking fountains shall be located in or reasonably near all working areas.

SECTION 3. No employee shall be discharged or disciplined for refusing to work on a job if refusal is based upon the claim that said job is not safe or might

unduly endanger health, until it has been determined that the job is or has been made safe or will not unduly endanger health. If the investigation reveals that a frivolous claim of unsafe working conditions has been made, the employee may be subject to disciplinary action. Claims based on employee's own personal health and not the safety of the job or conditions of work shall be defined as frivolous claims under this Article.

**ARTICLE 37
PEACE TIME TRAINING & LOCAL EMERGENCY
SERVICE WITH THE ARMED FORCES**

An employee who is a member of the National Guard (or State Guard), Naval Militia, or Reserve Components of the Armed Forces shall be granted absence for intermittent training, or when ordered out for active local emergency service shall be granted absence for such service. Any employee granted absence or conditions set forth shall receive one-half the amount by which the employee's regular "Company Pay" exceeds "Government Pay." Before an employee is granted absence for conditions set forth above, the employee shall furnish official evidence of having been ordered to duty for the period requested.

**ARTICLE 38
LIABILITY OF UNION**

The Union, in making this Agreement, is acting as an agent for the employees covered by this Agreement and shall not be liable for any strikes, breaches or defaults. In the event an unauthorized strike, slowdown, or work stoppage does occur in violation of this Agreement, the Union shall agree to do the following:

- (a) The Union shall declare publicly that such action is unauthorized.
- (b) The Union shall promptly order its members to return to work.

Employees who fail to comply with the order of the Union to return to work shall be subject to discharge.

**ARTICLE 39
PER DIEM, TRAVEL AND MILEAGE ALLOWANCE**

Employees shall be reimbursed for all necessary and reasonable expenses while on official Company travel status. Employees required to use their personal car for business shall receive reimbursement at the current allowable mileage reimbursement rate as defined by the Internal Revenue Service (IRS). Employees who are on official travel status or temporary assignment away from the Waco, Texas operations shall be paid 8 hours per day for each day of such assignment.

**ARTICLE 40
BONDS**

Should the Company require any employee to give bond, cash bond shall not be compulsory and any premium involved shall be paid by the Company. If the Company's regular bonding company refuses to bond any employee and the employee is able to secure a bond elsewhere that is approved by the Company, said employee shall pay the difference in the premium involved as compared to the premium paid by the Company for the other employees in the same classification. Cancellation of a bond after once issued shall be cause for discharge, unless equivalent bond is obtained.

**ARTICLE 41
UNION BULLETIN BOARDS**

The Company shall supply on its premises sufficient bulletin boards to be used for Union business only. The Union shall delegate one of its representatives to post all notices. Before such notices are posted, a copy shall be submitted to the designated Company representative.

**ARTICLE 42
PRINTING OF AGREEMENT**

The Company shall bear the cost of printing of this Agreement. Such printing shall carry the Union label. All members shall be given a copy of the Agreement.

**ARTICLE 43
OVERTIME WORK ON UNION MEETING NIGHTS**

The Company shall not assign employees overtime work when the Union has scheduled meetings except by mutual agreement between the Company and the Union.

**ARTICLE 44
NON-DISCRIMINATION**

SECTION 1. The terms of this Agreement shall apply alike to all employees without regard to race, creed, color, sex, age, natural origin, or disability.

SECTION 2. There shall be no discrimination in promotion, demotion, layoff or recall between employees because of race, creed, color, sex, age, natural origin, or disability.

SECTION 3. The Company shall not discriminate against any employee for upholding Union principles, Union membership or Union Activities.

ARTICLE 45 MANAGERS

SECTION 1. The Company may appoint managers or supervisors to supervise the work of the employees within the bargaining unit as it deems necessary in the normal conduct of its business.

SECTION 2. Managers shall not perform bargaining unit work during regular hours or during overtime hours, except to guide, develop new procedures, or on an emergency basis for short periods.

ARTICLE 46 SEPARABILITY OF PROVISIONS

If any law now existing or hereafter enacted, or any proclamation, regulation, or edict of any state or national agency shall invalidate any portion of this Agreement, the remainder of the Agreement shall remain in effect and either party hereto upon notice to the other may reopen for renegotiation the invalidated portion.

ARTICLE 47 TECHNOLOGICAL CHANGES

SECTION 1. In the event of proposed technological changes, the Company agrees to discuss such changes with the Union representative before such changes are made.

SECTION 2. Any jobs created by virtue of the installation of such equipment will be posted for bidding among the employees within the collective bargaining unit.

SECTION 3. In the event training programs are necessary for employees to qualify for such jobs, the Company, if it deems feasible, shall institute a training program for those employees to be displaced whose record and aptitude indicate ability who wish to accept employment in the resultant automated positions. Employees to be displaced will be given first opportunity to qualify for the new positions before any persons outside the bargaining unit are hired to fill the resultant jobs.

SECTION 4. Should such technological changes result in automation of duty and elimination of positions, such displaced employees are privileged to Article 14 layoff and recall rights.

SECTION 5. It shall be the Company's prerogative to determine who receives training, type of training, place of training or to fill jobs from other available sources.

**ARTICLE 48
JOINT MANAGEMENT AND LABOR TRAINING PROGRAM**

The Company and the Union agree to conduct a joint education program for the employees for one hour each month unless agreed otherwise. Time spent by employees in the training program shall be time worked. Any employee who does not attend must continue normal duties. Subject matter for the educational program will be mutually agreed upon between the Company and the Union. The Company shall furnish meeting space to conduct the educational programs.

**ARTICLE 49
EDUCATIONAL OPPORTUNITIES**

SECTION 1. The Company and the Union in mutual recognition of the advantages to the Company for employees to continually improve themselves through additional training and educational programs agree that employees who desire may enroll in courses approved by the employer such as the training courses offered by Life Office Management Association. The Company shall furnish required reading materials without cost to the employee. Should the Company incur registration fees, and the employee fails to take the exam or fails to pass the exam, the employee will reimburse associated fees if employee has a previous exam failure.

SECTION 2. Each employee who successfully completes a company approved LOMA course shall receive a bonus of \$50 added to the pay period following verification of the successful completion. Upon obtaining the designation of FLMI an additional onetime \$100 bonus would also be paid.

SECTION 3. Other educational courses successfully completed by an employee may be considered the equivalent of a LOMA course with respect to a particular department and the work of a particular employee, upon prior written approval of the department manager, the Company Representative, and the Union Business Representative.

SECTION 4. The Company shall not place LOMA course requirements in the desirable qualifications of new job descriptions except with the agreement of the Union, which agreement shall not be unreasonably withheld upon demonstration by the Company that such requirement is pertinent and appropriate training for the satisfactory performance of the job.

SECTION 5. Employees who enroll in any accredited college or training school and successfully complete any course of study which is job related and approved in advance by the Company Representative, shall have their tuition fee reimbursed upon completing such course of training.

**ARTICLE 50
JOINT MANAGEMENT AND LABOR
EDUCATIONAL SCHOLARSHIP FUND**

The Company agrees to contribute the greater amount of \$500.00 or an amount equal to the share distribution of recipients of the OPEIU 277 scholarship per year to an Educational Scholarship Fund. This fund is to be used for the higher education of employee or the employee spouse or children. The Union shall establish a committee which shall develop the rules and guidelines for awarding of the scholarship. The total sum may be given in one scholarship or divided into more than one scholarship. The awarding of this scholarship shall be made in July. All plans for accepting applicants and administration of the scholarship fund shall be discussed with the Company.

**ARTICLE 51
UNIFORM ALLOWANCE**

The Company will provide an allowance of **\$600.00** to each Web Press Operator towards the cost of uniform cleaning and/or purchase, to be used at the employee's discretion. Such allowance will be paid annually to each eligible employee on September 1st of each contract period. **If hired after September 1st, the employee shall receive a prorated clothing allowance paid on the 1st of the following month.**

**ARTICLE 53
DURATION**

SECTION 1. This Agreement shall become effective **September 1, 2021** and shall continue in effect until Midnight **September 1, 2024**, and shall automatically be renewed thereafter from year to year unless either party notifies the other in writing 60 days prior to the expiration date that it desired to terminate or change the provisions of this Agreement.

SECTION 2. If, at any time after an expiration date, negotiations should break down, either party may terminate this Agreement upon notice to the other party. All of the provisions of this Agreement shall be extended and remain in full force, and effect, until one party notifies the other of their desire to terminate the Agreement.

AMERICAN INCOME LIFE INSURANCE COMPANY
P.O. Box 2608
Waco, Texas 76797
(254) 761-6400

For the Company:
Donna Tucker and Chad Rigsby

BY 

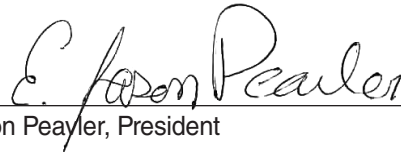
Donna Tucker, VP-Senior HR Business Partner-Union Relations

BY 

Chad Rigsby, Director, HR Core Services

COMMUNICATIONS WORKERS OF AMERICA LOCAL 6132
609 Canion Street
Austin, Texas 78752
(512) 467-6132

For the Union:
Jason Peavler

BY 

Jason Peayler, President

APPROVAL CLAUSE

This agreement is approved as being in compliance with the laws of the Communications Workers of America, including all aforementioned laws referencing the Printing, Publishing and Media Workers Sector, as limited by the Taft-Hartley Law, and the undersigned, on behalf of the CWA, hereby pledges, as a matter of union policy only, its full authority under its laws to the fulfillment thereof without becoming party thereto and without assuming any liability thereunder.

Steve Delanni CWA Staff Representative

Claude Cummings, Jr., Vice President CWA District 6

Date _____

Between CWA Local 6132 and American Income Life

Contract Duration: September 1, 2021 to September 1, 2024