

MEMORANDUM OF UNDERSTANDING
WITH
INDIVIDUAL DEPARTMENT HEADS AND THE ASSISTANT CITY MANAGER

This Memorandum of Understanding is made and entered into between the EMPLOYEE RELATIONS OFFICER OF THE CITY OF DAVIS, hereinafter referred to as "CITY", and INDIVIDUAL DEPARTMENT HEADS AND THE ASSISTANT CITY MANAGER, hereinafter referred to as "EMPLOYEES", pursuant to California Government Code sections 3500 et seq., and the City of Davis Resolution No. 1303, Series 1973, dated June 26, 1973.

The parties have met and consulted in good faith regarding employment terms and conditions of the EMPLOYEES, and having reached agreement on changes to be made in employment benefits and conditions for a three-year period commencing June 20, 2005, as hereinafter set forth, shall submit this memorandum to the City Council with the joint recommendation that that body resolve to adopt its terms and conditions and take such other or additional action as may be necessary to implement its provisions.

SECTION I. COMPENSATION.

	FY05/06 Year 1	FY06/07 Year 2	FY07/08 Year 3	TOTAL
Salary Adjustment COLA	0.00%	2.00%	3.00%	5.00%
Market Adjustments: <i>(In addition to above-proposed COLA's)</i>				<i>Totals</i>
Assistant City Manager	5.0%	3.0%	4.0%	12.00%
Community Development Director	5.0%	3.0%	4.0%	12.00%
Finance Director	5.0%	3.0%	4.0%	12.00%
Fire Chief	5.0%	3.0%	4.0%	12.00%
Parks & Community Services Director	5.0%	3.0%	4.0%	12.00%
Police Chief	5.0%	3.0%	4.0%	12.00%
Public Works Director	5.0%	3.0%	4.0%	12.00%
PERS BENEFIT ENHANCEMENT: (2.5% @ 55) (Estimate) Premium				
Total net cost reduction to all department head employees			-2.60%	-2.60%
* See Narrative in Retirement Section				

During the '06-'07 fiscal year, the City Manager or his designee(s) will undertake a broad review of department head total compensation in consultation with the Department Heads/Assistant City Manager taking into account (among other things) the possible differentials the relevant market acknowledges for particular departmental expertise, as well as the organizational structure of the City's departments. In the spring of 2007, the City Manager or his designee(s) will share findings resulting from this analysis with EMPLOYEES and propose such changes to the compensation structure as the City Manager deems to be reasonable and fiscally responsible. Such changes will be considered in conjunction with successor contract negotiations.

SECTION 2. BENEFITS (NON-RETIREMENT).

A. §125 Flexible Benefit Plan

The City agrees convert its existing cafeteria plan to one that qualifies under IRS Code Section 125. The regular and intended effect of the implementation of the plan, under current law, is to enable EMPLOYEES to choose between the receipt of benefits which are not subject to either State or Federal income tax and a cash out benefit which is subject to tax.

1. The CITY shall make a monthly contribution to each eligible EMPLOYEE to be used toward the § 125 Flexible Benefit Plan. These funds shall only be used for qualified benefits as provided for in IRC § 125. All excess benefit dollars shall be added to each EMPLOYEE'S taxable earnings.
2. All EMPLOYEES must enroll in one of the PERS health program plans unless they submit to the CITY proof of alternative health coverage.
 - a. EMPLOYEES who fail to complete this requirement will be enrolled in the lowest cost health insurance policy the CITY offers through CalPERS.
 - b. EMPLOYEES who meet the requirement shall be allowed to utilize their § 125 Flexible Benefit Plan contributions for any of the other qualified benefits as provided for in IRC § 125.
3. All EMPLOYEES are eligible for the § 125 Flexible Benefit Plan..

B. City § 125 Benefit Contribution

1. The CITY will make available to each covered employee a monthly amount equal to the sum of the following health and dental benefits. This amount can be used to either pay for the benefit or it may be taken as cash in lieu if the above criteria are met. The amount allotted for health and dental premiums is the only CITY contribution that can be taken as cash in lieu.

HEALTH BENEFITS CONTRIBUTION

Effective July 1, 2006, and continuing for the term of this AGREEMENT, CITY shall contribute towards each EMPLOYEE's cafeteria benefit plan an amount equal to the premium for the group health insurance plan available from Kaiser-North for an employee and two or more dependents sponsored by the CITY through Public Employees Retirement System. These premiums are scheduled to change January 1 2007, January 1, 2008, and January 1, 2009 and the CITY will change its health insurance contributions on the same schedule.

The following CalPERS health care programs are currently offered:

Blue Shield HMO	PERS Care
Kaiser	PERS Choice
Western Health Advantage	

DENTAL BENEFITS CONTRIBUTION

Effective July 1, 2006, and continuing for the term of this AGREEMENT, CITY shall contribute towards each EMPLOYEE's cafeteria benefit plan the total monthly premium, for the term of this contract, effective July 1, 2006 for the CITY'S self-funded dental plan for employee with two or more

dependents. CITY will continue to include unmarried dependents through age 22 consistent with the CITY'S health benefits, in the dental insurance program.

2. The CITY will make available to each EMPLOYEE a monthly amount equal to the sum of the following life and long term disability insurance benefit payments. Participation in the life insurance and long term disability insurance is mandatory and these premiums may not be taken as cash in lieu.

LIFE INSURANCE

Effective July 1, 2006, and continuing for the term of this AGREEMENT, CITY shall contribute towards each ASSOCIATION member's cafeteria benefit plan the amount to purchase a \$200,000 policy. Purchase of this policy is mandatory.

This policy will carry an accidental death and dismemberment (AD&D) rider. The AD&D rider provides a benefit of up to \$200,000 subject to the terms and conditions of the policy.

LONG TERM DISABILITY BENEFIT

The CITY shall provide long term disability (LTD) insurance coverage for all employees. Effective July 1, 2006, and continuing for the term of this AGREEMENT, CITY shall contribute towards each ASSOCIATION member's cafeteria benefit plan the amount to purchase the Long Term Disability Benefit provided in City of Davis Self-Insured Long Term Disability Plan. Purchase of this policy is mandatory.

Current Benefits. Up to 66 2/3% of the monthly salary. Payments to be paid during the disability until age 65. See City of Davis Self-Insured Long Term Disability Plan passed and adopted by City Council on December 5, 2001.

Waiting Period. Benefits shall begin 30 calendar days after occurrence.

3. The CITY agrees to make available to each EMPLOYEE the following optional benefits. Participation in these benefits is optional, and there will be no additional contribution by the CITY to purchase these benefits.

SUPPLEMENTAL LIFE

The CITY shall make available to all represented employees the option to purchase supplemental term life and accidental death and dismemberment insurance, at no cost to the CITY, subject to the insurance carrier's additional premiums, conditions and/or requirements. Optional coverage shall be in increments of \$10,000. The option to increase or decrease coverage shall be exercisable during open enrollment periods.

FLEXIBLE BENEFIT PLANS

IRC § 125 provides additional tax advantages, allowing for the establishment of individual employee savings accounts called Flexible Spending Accounts (FSA). This alternative allows EMPLOYEES to cover the following on a pretax basis at no cost to the CITY:

- Uncovered Health Care Expenses up to \$2,000
- Dependent Care Expenses up to \$5,000

VISION CARE

City shall continue to make vision care available to the ASSOCIATION, at no cost to the CITY.

4. Amounts will be made available to EMPLOYEES to pay premiums for enrollment of EMPLOYEE and his/her dependents in CITY sponsored health and dental insurance programs of EMPLOYEE's choice. Enrollment of EMPLOYEE and his/her dependents in CITY sponsored health programs is mandatory unless proof of acceptable current alternate coverage is presented. Any amount in excess of the premiums required for the health and dental insurance coverage selected by the employee will be added to the employee's gross pay prior to income tax withholding and paid with bi-weekly paychecks.
5. Once enrolled in a cafeteria distribution plan, EMPLOYEES will only be permitted to modify the plan on the same basis as changes are permitted in health and dental insurance plans, that is, during open enrollment periods and when the EMPLOYEE's dependent status changes.

C. **Term Life Insurance.** CITY shall provide the term life insurance coverage for each EMPLOYEE in the amount of TWO HUNDRED THOUSAND DOLLARS (\$200,000). CITY shall pay total premium for such coverage during the term of this agreement as part of total compensation.

D. **Survivors' Benefits.** CITY agrees to continue the increased Level Four (4) 1959 Survivor's Benefits Payments as permitted by Government Code section 21390, as set forth in Exhibit A

E. **Disability Insurance Coverage.** CITY will continue to provide the disability insurance policy as set forth in the City of Davis' Self Insured Long Term Disability Plan

F. **Deferred Compensation.** CITY agrees to continue the contract with the International City Managers Association (ICMA) and PERS 457 for deferred compensation programs entitling EMPLOYEES to defer receipt of a portion of their salary until retirement or other time jointly agreed upon by the individual EMPLOYEE, ICMA and/or PERS 457. Effective July 1, 2005 CITY agrees to contribute ONE HUNDRED DOLLARS (\$100.00) bi-weekly for each EMPLOYEE (Sworn and Non-sworn) towards the current International City Managers Association (ICMA) 457 deferred compensation or PERS 457 deferred compensation plan.

G. **Dependent Care Plan.** CITY shall continue to provide its existing Dependent Care Plan for eligible EMPLOYEES.

Section 3: PERS RETIREMENT BENEFITS.

A. PERS Miscellaneous Department Heads.

1. The CITY shall continue to pay, deposit in, and credit to each employees' PERS account up to (7%) of the employee's eligible gross salary towards the cost of the employee's PERS contribution, but not to exceed the employee's normal contribution rate.
2. Effective July 1, 2007 contingent on all other bargaining units agreeing to implement the same benefit plan, the CITY agrees to implement a 2.5% @ 55 PERS retirement benefit and to change the contribution to (8%) of the employee's eligible gross salary towards the cost of the employee's PERS contribution.
 - a. The intent of the City Council is to have employees share in the risk associated with the long term costs of adding the enhanced retirement benefit.
 - b. The miscellaneous EMPLOYEES agree to fund the entire cost of adding 2.5% @ 55 PERS retirement benefit. This includes the approximately 2.4% for the employer share contribution and the 1% additional employee share contribution plus a 1% premium. The 4.4% cost for the enhanced retirement for non-sworn department heads will be shared by all department heads, which brings the total net decrease in salary of 2.6% for all EMPLOYEES. These amounts will be deducted from EMPLOYEES' payroll checks beginning July

1, 2007 unless the Parties agree to an alternate funding mechanism prior to that date. Specific future cost-sharing provisions will be negotiated as part of successor contracts with EMPLOYEES.

c. The CITY agrees to continue to implement Government Code Section 20636(c) (4), Employer Paid Member Contribution. The CITY agrees to report the 7% (8% effective July 1, 2007, as described above) employer paid employee PERS contribution as additional compensation to PERS.

d. If implementing 2.5% @ 55 PERS retirement is not possible because other groups have failed to agree to the same benefit plan, the City agrees to work with the miscellaneous EMPLOYEES to look at other enhanced retirement options before December 31, 2006.

B. Public Safety Department Heads.

1. The CITY shall continue its contract with the Public Employees Retirement System for Public Safety Department Heads so that the retirement benefit for any Public Safety Department Head shall be computed in accordance with the 3% at 50 retirement plan.
2. As a provision of this MOU, the CITY has undertaken a restructuring of salary and required employee pension contributions to maximize compensation reported to CalPERS and to take advantage of federal Internal Revenue Code Section 414(h)(2) and related CalPERS Board rulings.

C. **Sick Leave at Retirement.** CITY will, at no cost to EMPLOYEES, continue its contract with the Public Employees Retirement System to provide that unused accumulated sick leave shall be credited as time in service at the time of retirement. EMPLOYEE eligibility and the credit formula for this benefit shall be in accordance with the current provisions of state law (Government Code section 20862.8).

SECTION 4. RETIREE BENEFITS.

A. Medical Benefits for Retirees

1. For all EMPLOYEES (other than Public Safety Employees) hired by the CITY before July 1, 1996, if such employee retires from CITY service and is otherwise eligible for CITY payment of health care premiums upon retirement, shall receive health benefits paid up to the amount equal to the premium for the group health insurance plan available from Kaiser-North for an employee and two or more dependents sponsored by the CITY through Public Employees Retirement System. For all non-public safety EMPLOYEES hired by the CITY on or after July 1, 1996, if such EMPLOYEE retires from CITY service and is otherwise eligible for CITY payment of health care premiums upon retirement: (1) for the time period between the EMPLOYEE'S retirement and age 60, CITY shall pay 50% and the EMPLOYEE shall pay 50% of the actual group health insurance plan selected by the retiree not to exceed the PERS rate for Kaiser for an eligible employee and two or more dependents; (2) for the time period after the EMPLOYEE turns age 60, the CITY shall pay the full cost of the actual group health insurance plan selected by the retiree not to exceed the PERS rate for Kaiser for an eligible EMPLOYEE and two or more dependents. If, at the time of retirement, the CITY has modified the bench mark health plan premium (i.e., PERS rate from Kaiser) to a different bench mark, the bench mark health plan premium at the time of retirement shall apply.

2. For Public Safety EMPLOYEES, CITY shall pay a retired EMPLOYEE'S actual group health insurance plan premium for the plan selected by the retired Public Safety EMPLOYEE, not to exceed the PERS rate for Kaiser for an eligible employee and two or more dependents.

B. Dental Insurance Available.

CITY shall make the dental plan available for retirees to continue at their own expense at the same total monthly premium for the group dental insurance plan sponsored by the CITY for an eligible employee and two or more dependents.

C. CITY shall make available term life insurance in the amount of TWO HUNDRED THOUSAND DOLLARS (\$200,000) for EMPLOYEES who retired after July 1, 2000, at no cost to CITY. Retired EMPLOYEES shall pay the premium directly to carrier.

SECTION 5: LEAVES AND ATTENDANCE.

A. **Vacation.** The purpose of an annual vacation leave is to enable each EMPLOYEE to have a period of time to use as he/she desires, to rest and relax, and to return to his/her work mentally refreshed.

1. EMPLOYEES shall be credited with vacation leave according to the following schedule:

<u>Years of Employment</u>	<u>Vacation Days Earned Per Year</u>
1-3	15
4-5	17
6-10	20
11	23
12	24
13	25
14	26
15	27
16+	28

The number of days earned per year shall be prorated and accrued on a bi-weekly basis. The EMPLOYEE shall not vest vacation leave until it is actually accrued.

2. The times during a calendar year at which an employee may take his/her vacation shall be determined by the City Manager with due regard for the wishes of the employee, and with particular regard for the needs of the City. If the requirements of the service are such that an EMPLOYEE cannot take part or all of his/her annual vacation in a particular calendar year, such vacation shall be taken during the following calendar year.

3. Any employee, with the consent of the City Manager, may defer as many working days of his/her annual vacation as he/she accumulates during a given year to the succeeding calendar year. Each EMPLOYEE's management leave balance will be evaluated during the first business week in January of each year, and any accrued management leave in excess of the maximum carryover amount (after allowing the EMPLOYEE to bank up to the maximum allowed in the Department Head Leave bank) will be cashed out to the EMPLOYEE during the pay period that includes January 15.
4. In the event one or more municipal holidays occur within an annual vacation leave, such holidays shall not be charged as vacation leave, but shall be charged as holiday leave.
5. Employees who terminate employment shall be paid in a lump sum for all accrued, unused vacation leave earned prior to the effective date of termination.

B. Holidays.

1. The holidays to be observed in the City are as follows:
 - January 1;
 - the third Monday in January;
 - the third Monday in February;
 - the last Monday in May; July 4;
 - the first Monday in September;
 - November 11;
 - Thanksgiving Day;
 - the day after Thanksgiving Day;
 - December 24;
 - December 25;
 - December 31; and

- every day proclaimed by the Mayor of the City of Davis as a public holiday (however, in no case, shall the City of Davis observe the same holiday on more than one day).

2. Whenever a holiday falls on a Sunday, the following Monday shall be observed as a holiday in which case the Sunday shall not be considered a holiday for any purpose. Whenever a holiday falls on a Saturday, the preceding Friday shall be considered as a holiday in which case the Saturday shall not be considered a holiday for any purpose. Whenever the application of sections 2 and 3 above result in a holiday falling on another holiday, employees will be credited with eight (8) hours vacation time on the first pay period following the holiday. Employees whose regular work day normally consists of more than eight (8) hours shall not be entitled to more than eight (8) hours of holiday.
3. The CITY shall continue to grant two and one-half days floating holidays in lieu of California Admission Day, Lincoln's Birthday holiday and from 1:00 p.m. to 5:00 p.m. Good Friday. Floating holidays shall be treated as vacation time and the provisions of this MOU and City policy regarding vacation leave shall apply.

C. **Management Leave.** The purpose of management leave is to partially compensate each EMPLOYEE for the extra time that such EMPLOYEE is required to devote to CITY business outside of normal duty hours. Employees receive no other compensation for the extra time that they devote to CITY business and, as such, are entitled to management leave with pay.

1. Employees may accrue ten (10) working days (i.e., eighty (80) hours) of management leave each calendar year, which shall be prorated and accrued on a bi-weekly basis. The employee shall not vest management leave time until it is actually accrued.
2. Employees are encouraged to take all of their management leave off with pay. However, employees are entitled to three (3) options with respect to the manner in which they use this leave:
 - a. Take their accumulated management leave time off with pay.
 - b. Receive a cash payment for fifty (50) percent of the management leave accrued in one (1) year, and take the remaining balance of their accumulated time off with pay.
 - c. Receive a cash payment for a hundred (100) percent of the management leave accrued in one year.
3. Any employee, with the consent of the City Manager, may defer as many working days of his/her annual management leave as he/she accumulates during any given year to the succeeding calendar year. Each EMPLOYEE's management leave balance will be evaluated during the first business week in January of each year, and any accrued management leave in excess of the maximum carryover amount (after allowing the EMPLOYEE to bank up to the maximum allowed in the Department Head Leave bank) will be cashed out to the EMPLOYEE during the pay period that includes January 15.

4. The policy statements contained in this section regarding the time during the calendar year at which an employee may take his/her vacation leave, the effect of holidays on this leave, and payment for this leave upon termination of employment, shall also apply to management leave.

D. **Department Head Extended Leave.** To provide for an extended leave up to a maximum of three months, each EMPLOYEE may bank or carryover up to two weeks of management leave per year. CITY will match the amount of leave carried over each year, up to an additional two weeks per year, provided that the EMPLOYEE waives the right to cash out any leave that the CITY matches and the matched leave. The City Manager shall approve any extended management leave scheduled so that only a certain number of department heads could be off in one year. If department head voluntarily did not continue to be employed by the CITY for 12 months following extended leave, monies representing the amount of CITY match used would be repaid. A department head can use this leave only once every four years.

E. **Sick Leave.** Sick leave with pay shall be granted to all employees. Sick leave shall not be considered as a right which an employee may use at his/her discretion, but shall be allowed only in case of necessity and actual personal sickness or disability.

1. In order to receive compensation while absent or on sick leave, the EMPLOYEE shall notify the City Manager prior to or within four (4) hours after the time set for beginning his/her daily duties, or as may be specified by the City Manager. When absence is for more than one (1) work day, the employee may be required to file a physician's certificate or personal affidavit with the City Manager, stating cause of the absence.

2. Sick leave may be used consistent with Article VI of the Personnel Rules and Regulations, Section 6.11. The immediate family shall consist of a spouse or a child under eighteen (18) years of age, or any of the following who resides with the employee or who is dependent on the employee for care and transportation: a child over eighteen (18) years of age, a parent, a grandparent, a sibling, or a domestic partner. In each such case the City Manager shall grant such sick leave only when, in his opinion, the relationship of the sick or disabled person to the employee warrants such use of sick leave.
3. For purposes of computing sick leave, a work day shall be considered as one-fifth (1/5) of the number of working or duty hours in the established work week for each employee. Sick leave shall be earned at the rate of one (1) work day for each calendar month of service. Unused sick leave may be accumulated.
4. When an employee is rendered incapable of performing his/her work or duties by injuries received or illness arising in the course of his/her employment by CITY, and such injury or illness is determined to come within the provisions of the Workers' Compensation Act, the City Manager may grant him/her leave, with an amount of pay equal to the difference between his/her CITY pay and the workers' compensation, if any, received by him/her during such incapacity, but not to exceed one (1) year for any one period of such incapacity. Leave granted an employee under the above

provisions shall not be considered sick leave or deducted from accumulated sick leave as provided in this section.

F. **Military Leave.** Military leave shall be granted in accordance with the provisions of state and federal law. All EMPLOYEES entitled to military leave shall give the City Manager an opportunity within the limits of military regulations to determine when such leave shall be taken.

G. **Jury Duty Leave.** Every employee of CITY who is called or required to serve as a trial juror shall be entitled to absent himself/herself from his/her duties with the CITY during the period of such service or while necessarily being present in court as a result of such call. Under such circumstances, the employee shall be paid the difference between his/her full salary and any payment received by him/her, except travel pay, for such duty.

H. **Year End Voluntary Time Off.** For the term of this Agreement, between Christmas and New Years, all EMPLOYEES are encouraged to take vacation. It is understood that there are EMPLOYEES involved in essential operations who may not be able to take time off at this time. If an EMPLOYEE takes leave without pay, the CITY agrees (for this purpose only) to waive the provision of the Personnel Rules that provide in order to receive pay for an observed holiday, an EMPLOYEE must work or be on approved leave on the work day before and work day after the holiday, and not to adjust or reduce health, dental, life insurance benefits, leave time accruals or seniority for the period the EMPLOYEE is on leave without pay. Only the EMPLOYEE'S pay will be adjusted.

I. **Parental Leave.** CITY's Parental Leave Policy shall remain in effect except as may be modified as provided herein. This policy is currently under review by CITY. Proposed

modifications to the policy shall be discussed with all bargaining groups and changes agreed to may be made during the term of the MOU.

J. **Leave of Absence Without Pay.** The City Manager may grant an employee leave of absence without pay or seniority for not to exceed twelve (12) months in any 12 month period. No such leave shall be granted except upon written request of the employee, setting forth the reason for the request, and the approval will be in writing. Upon expiration of a regularly approved leave or within a reasonable period of time after notice to return to duty, the employee shall be reinstated in the position held at the time it was granted. Failure on the part of an employee on leave to report at its expiration or within a reasonable time after notice to return to duty, shall be cause for discharge.

SECTION 13. SEVERANCE. Since department heads are at-will-employees, in the event of termination, other than termination for cause:

(a) department head shall receive as severance an amount equal to six (6) months salary, and

(b) the CITY shall continue to pay other benefits, including but not limited to health insurance, dental insurance, and retirement benefits for six (6) months from the date of termination, or until the EMPLOYEE accepts other employment, whichever occurs first. The EMPLOYEE is obligated to inform the City in writing, addressed to the City Manager and hand-delivered or sent by 1st class U.S. Mail, within 5 business days of accepting such other employment. If EMPLOYEE fails to so inform the City, the City may recover from EMPLOYEE any sums paid by City for benefits beyond the date of EMPLOYEE's new employment.

Should the CITY terminate the employment of a department head, the CITY may consider appointment of department head to a previously held position, if applicable.

SECTION 14. TERM AND EFFECT OF AGREEMENT.

A. This Memorandum of Understanding shall be effective June 20, 2005, and shall remain in effect up to and including June 30, 2008.

B. During the term of the Memorandum, the provisions hereof shall govern the wages, hours, benefits, and working conditions of EMPLOYEES covered by this Memorandum. Neither party hereto shall be required to meet and consult upon matters set forth in this Memorandum of Understanding, except that the parties may meet and consult during the term of this Memorandum on any matter within the scope of representation where (1) the matter is not covered by the memorandum or was not expressly raised as an issue during the meeting and consulting process by which this Memorandum arose; and (2) there has arisen a significant change in circumstances with respect to such matter, which could not have reasonably been anticipated by both parties at the time they signed this Memorandum.

C. During the course of this contract period, there are no changes anticipated to the current organizational structure that would change the current reporting structure that has department heads reporting directly to the City Manager. Should any change ('s) to this reporting structure be contemplated, the Department Heads will receive advance notice and have the opportunity to discuss any such change ('s) with the City Manager prior to implementation.

DATED: _____

EMPLOYEE RELATIONS OFFICER OF THE
CITY OF DAVIS

By: _____
WILLIAM F. EMLLEN

Rose Conroy

Katherine Hess

Paul Navazio

Donna Silva

Bob Weir

EXHIBIT A

SURVIVOR FOURTH LEVEL OF 1959 BENEFITS PAYMENT SCHEDULE

<u>Beneficiary</u>	<u>Monthly Benefit</u>
1. Spouse with two or more dependent children; or three or more dependent children alone:	\$2,280
2. Spouse with one dependent child; or two dependent children alone:	\$1,900
3. One dependent child; or surviving spouse at age 60, or older until remarriage; or dependent parents	\$950

