



KANSAS CITY PUBLIC SCHOOLS

Employee Benefits

Kansas City Public Schools is committed to providing comprehensive benefit programs designed to attract and retain high-quality faculty and staff. Attracting and retaining high-quality employees is key to our success. KCPS offers a wide range of balanced and competitive benefits as part of our employee's total compensation that includes *medical, dental, long and short-term disability, life insurance, retirement plans, Health and Dependent Care Reimbursement Accounts, deferred compensation plans and an Employee Assistance Program*. We support our employees and their families' health through these various insurance options. Our benefits programs are constantly reviewed to identify better ways to deliver world-class benefits. Additionally, we offer generous paid time off, many financial savings opportunities and options that make balancing work and personal life easier.

Kansas City Public Schools is dedicated to providing quality, affordable benefits programs, as well as educating employees and retirees in making wise health care and financial decisions.

Kansas City Public Schools

BENEFITS AT A GLANCE

Teachers

Paid Time Off	<p>Holidays Ten (10) days per year</p> <p>PTO Thirteen (13) days per year (payout maximum is 175 days)</p> <p>Jury Duty Regular pay for any days of jury duty</p>										
Employer-Paid Benefits For Your Health	<p>Medical – Choice of five Blue Cross Blue Shield health plans – HMO, EPO, PPO, HDHP and SPIRA Care KCPS currently contributes an amount equal to the full cost of individual coverage for the least expensive plan</p> <p>Dental - Employees may choose one of two Blue Cross Blue Shield plans offered: Base Dental or Buy-up Dental. KCPS pays 100% of a full-time employee’s premium (an amount equal to the full cost of individual coverage on the Base Plan.)</p> <p>Life - KCPS covers all full-time employees for basic life insurance coverage up to \$20,000 at no cost to employees</p> <p>Employee Assistance Program Counseling and advisory services are available to employees and immediate family members for concerns such as family issues, financial guidance, stress management, substance abuse, etc. This program provides confidential professional services.</p> <p>Financial Education –SmartDollar, an online financial wellness program, offering video lessons, interactive tools to teach you how to achieve your financial goals.</p>										
Teacher Benefits Summary <small>(Based on an annual salary of \$ 50,000)</small>	<p>KCPS contributes an average of <u>\$22,644</u> annually which includes:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Retirement</td> <td style="text-align: right;">\$6,000</td> </tr> <tr> <td>FICA & Medicare</td> <td style="text-align: right;">\$3,825</td> </tr> <tr> <td>Medical, Dental, Life & EAP Insurance</td> <td style="text-align: right;">\$10,214</td> </tr> <tr> <td>Worker’s Comp, Unemployment & PTO</td> <td style="text-align: right;">\$2,605</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$22,644</td> </tr> </table>	Retirement	\$6,000	FICA & Medicare	\$3,825	Medical, Dental, Life & EAP Insurance	\$10,214	Worker’s Comp, Unemployment & PTO	\$2,605	Total	\$22,644
Retirement	\$6,000										
FICA & Medicare	\$3,825										
Medical, Dental, Life & EAP Insurance	\$10,214										
Worker’s Comp, Unemployment & PTO	\$2,605										
Total	\$22,644										
Retirement	<p>Retirement Plan Both KCPS and employees contribute to the Kansas City Public Schools Retirement System Defined Benefit plan.</p> <p>Pre and Post Tax Annuity Options (403b & 457b Plans) Employees may elect to contribute to both pre-tax and post-tax options through AIG VALIC (CSD Trust) to provide additional retirement income.</p>										
Additional District provided Benefits	<p>Flexible Spending Account - Employee may elect to set aside pre-taxed earnings to pay for qualified health expenses and/or dependent care expenses.</p> <p>Health Savings Account –The HSA is available to employees to pay for current eligible health expenses. Contributions are automatically made from your paycheck to your HSA account. KCPS contributes up to \$79 per month to your account if you are enrolled in the HDHP medical plan and elect employee only coverage option.</p> <p>Supplemental and Dependent Life – Employees can purchase additional Life Coverage beyond what KCPS provides. Additional coverage is available for the employee, spouse, and children at low group rates</p> <p>Credit Union – Employees are eligible to participate in a federally accredited credit union. KCPS currently partners with Community America Credit Union.</p>										
Supplemental Benefits	<p>KCPS also offers to employees on a voluntary basis the following coverages:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Supplemental Life and Disability coverage • Life and Long Term Care • Cancer and Accident Coverage </td> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Supplemental Health • LegalShield and InfoArmor (identity theft plan) • Vision Benefits </td> </tr> </table>	<ul style="list-style-type: none"> • Supplemental Life and Disability coverage • Life and Long Term Care • Cancer and Accident Coverage 	<ul style="list-style-type: none"> • Supplemental Health • LegalShield and InfoArmor (identity theft plan) • Vision Benefits 								
<ul style="list-style-type: none"> • Supplemental Life and Disability coverage • Life and Long Term Care • Cancer and Accident Coverage 	<ul style="list-style-type: none"> • Supplemental Health • LegalShield and InfoArmor (identity theft plan) • Vision Benefits 										
Wellness Program	<p>KCPS provides its employees with resources to work toward or maintain a healthy lifestyle.</p>										
Student Federal Loan Relief Program	<p>GotZoom - a service offered through KCPS that saves enrolled employees at least an average of 20% on their federal student loans. GotZoom identifies, enrolls and re-certifies employees into federal student loan repayment and loan forgiveness programs for which they are currently eligible. In 2018, GotZoom reports they saved clients on average 63% or \$468 per month on their federal student loans.</p>										