

Teacher Group Benefits Monthly Paid

2022-23

Income

Employees are paid on a monthly basis using direct deposit.

The District offers a compensation program that allows employees to move along a defined salary schedule annually in addition to an annual base-wage salary increase (as approved by the Board of Education).

Work/Life Balance

Wellness and Mindfulness Programs: The District provides Wellness Programs, including Mindfulness training and employee wellness/engagement programs.

Employee Assistance Program: Confidential and free resources available to you and your family members, including up to three in-person visits with a counselor at no cost. Additional benefits include access to a free legal document drafting platform for wills, powers of attorney and other legal documents, as well as legal and financial counseling.

The Madison Metropolitan School District provides the following summary of benefits. These benefits are available to eligible employees who are scheduled to work a minimum of 50% contract. The following information is intended only to provide a brief description and comparison of the major benefits of each plan. It is not a complete description of the actual policies and benefits may change at any time. Please refer to each plan's publications for specific coverage, limitations, and exclusions.

Personal Illness Leave: Personal illness leave is earned at the rate of one day per month, prorated for less than full-time employees.

Family Illness Leave: Charged against personal illness leave for severe illness in the immediate family requiring the presence of the employee.

Personal Leave: Employees are provided for each contract period up to five personal leave days without pay.

Holidays: Employees receive paid holidays for holidays authorized during the school year for which schools are closed: Martin Luther King Jr. Day, Memorial Day, Labor Day and Thanksgiving Day. Note: not all positions are paid for holidays.

Legal Leave: Employees are eligible for up to two days per contract period without loss of compensation for legal reasons such as adoption proceedings, settlement of wills, real estate closings, etc.

Child Rearing Leave: Employees are provided up to one year of unpaid time off, per eligible child under school age. Child rearing leaves are available upon the completion of one year of employment.

Bereavement Leave: Up to seven days for death in the family as defined under Family Illness Leave. One day of personal illness leave may be used for the death of a friend.

Benefits

Coverage begins on the first of the month following your date of hire for many of the benefits. Under the insurance plans, spouses and children to the age of 26 are eligible for coverage.

Health Insurance: The District offers two health insurance companies to choose from: Group Health Cooperative of South Central Wisconsin (GHC-SCW) and Dean Health Plan. Within each health plan there is an option to choose from an HMO or POS plan. The District pays 94% of the full monthly premium for each of the HMO plans and the employee pays 6% of the monthly premium.

HMO: \$20 office visit copay for adults and \$0 copay for children, \$6 / \$15 / \$30

prescription drug copay, \$150 ER copay; in-network \$100 / \$200 deductible

POS: \$20 office visit copay for adults and \$0 copay for children, \$6 / \$15 / \$30 prescription drug copay, \$150 ER copay; in-network \$100 / \$200 deductible; out-of-network \$250 / \$500 deductible and 20% co-insurance thereafter

Dental Insurance: Dental insurance is provided through Delta Dental of Wisconsin. The base plan covers 100% of preventive services and 50% to 80% of all other services. The District pays 90% of the coverage and the employee pays 10% of the premium.

Annual Limit: \$1,200 per member per year

Preventive Care: 100% coverage
Basic Restorative Care: 80% coverage
Major Restorative Care: 50% coverage

Orthodontia: 65% coverage with a lifetime maximum of \$2,000

The District also offers a buy-up dental insurance plan with increased levels of coverage.

Vision Insurance: Vision insurance is provided through EyeMed. The plan covers the cost of vision materials. Employees are responsible for 100% of the premium.

Flexible Spending Account: Medical and Dependent Care Flexible Spending Accounts are available. Employees can flex up to \$2,850 for a medical FSA plan and up to \$5,000 for the dependent care FSA plan.

Group Term Life Insurance: Basic coverage and supplemental coverage for employees, their spouses and dependent children is available. The amount of life insurance available is based on age and projected annual earnings. The District pays 100% of the basic monthly premium and no enrollment is required. Employees are responsible for 100% of the supplemental coverage.

Teacher Sick Leave Bank (TSLB): The District offers TSLB to employees in the Teacher Group in lieu of short-term disability insurance. TSLB covers 100% of regular salary after all regular personal illness is exhausted and after at least 11 consecutive days of absence due to the employee's serious medical condition. New employees automatically contribute 1 personal illness day to the TSLB, no enrollment is required.

Long Term Disability Insurance: The District provides long term disability insurance up to 80% of salary to age 65 (or possibly longer) after a 75 day waiting period. There is no employee contribution or enrollment required.

Long Term Care Insurance: This insurance is available through the District at group rates. Many family members are eligible for coverage. Employees are responsible for 100% of the premium.

Retirement Savings

Wisconsin Retirement System: The District currently pays 50% of the required contribution and the employee pays 50% of the required contribution.

403(b): Pre-tax and some after-tax (Roth) payroll deductions are available for employees to save for retirement. We offer a variety of vendors to choose to invest with.

Retirement Escrow Account: Accumulated personal illness leave is available upon retirement for the purposes of paying for group insurance premiums.

Additional Benefits

Liability Insurance: The District provides liability coverage for all employees while performing their District jobs at no cost to the employee.

Car Allowance: Authorized use of the employee's personal car for work related purposes is reimbursed at the IRS allowable rate.

More Information

Check us out online at https://hr.madison.k12.wi.us/benefits

For additional questions, please contact the Benefits Helpdesk at <u>benefits@madison.k12.wi.us</u> or at (608) 663-1692.