



**Dexter Community Schools  
Compensation and Benefits Summary  
Individual Contract Salaried Staff  
2023-24**

This document has been prepared to provide an overview of the compensation and benefits associated with your employment for employees hired into Individual Contract positions on or after 7/1/2009. Please refer to your individual contract of employment for more details. Additional information and useful forms are available on the Business Office web page. From the main web page [www.dexterschools.org](http://www.dexterschools.org), go to Departments → [Business Office](#).

The Business Office (Payroll and Benefits) and Human Resource Office are located in the Bates School Building, 2704 Baker Rd. Dexter, MI 48130.


- Business Office-Payroll/Benefits      Phone: (734) 424-4100 ext.1014      Fax: 734-424-4111
- Human Resources      Phone: (734) 424-4100 ext.1012      Fax: 734-424-4108

 Individual Contract staff who work less than full time (1.0 FTE) should note any variation labeled with this symbol. 

**A. COMPENSATION**

The salary paid for your position is included in your individual contract of employment.

Paydays are the 15th and last day of the month. If the 15th or last day of the month falls on a weekend or a District Holiday, then the payday is moved to the day before the weekend or District Holiday. There are 24 paydays in a year. Your annual salary is paid 1/24 each payday between July 1 and June 30. For newly hired employees, employees needing unpaid time off, or employees who terminate mid-year, your annual salary will be prorated per day worked.

 Part time employment is paid at a daily rate, based on your fractional FTE. Your paycheck will reflect time worked the 1<sup>st</sup>-15<sup>th</sup> day of each month on the 31<sup>st</sup> paycheck and time worked the 16<sup>th</sup>-31<sup>st</sup> day of each month on the 15<sup>th</sup> paycheck the following month.

**B. PAID TIME OFF**


**1. Work Year**

The 2023-24 contract year (July 1 – June 30) contains 260 work days.

**2. District Holidays**

Individual Contract staff receive 11 paid District Holidays:

- |                           |                            |
|---------------------------|----------------------------|
| Fourth of July            | New Year's Eve             |
| Labor Day                 | New Year's Day             |
| Thanksgiving              | Martin Luther King Jr. Day |
| Friday after Thanksgiving | President's Day            |
| Christmas Eve             | Memorial Day               |
| Christmas Day             |                            |

 District Holidays are paid at your fractional FTE.

**3. Paid Leave Days**

- Leave days are earned per full calendar month of completed employment based on full time years of service in the District: 0-5 years – 1¾ day per month (21 days per contract year); 6-10 years – 2 days per month (24 days per contract year); more than 10 years – 2½ days per month (30 days per contract year). Leave days are loaded on July 1 for the upcoming contract year based on completed years as of June 30 of the immediate preceding year.

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|                  |              | At the end of the fiscal year (6/30), employee has # completed years of service | On 7/1 days are loaded so the employee can take during the fiscal year |              | Days off starting 7/1 of the fiscal year after the close of 6/30 fiscal year |
|------------------|--------------|---|--|--------------|--|
| EXAMPLE          |              |   |  |              |  |
| Hired Jan 1 2015 |              |   | Jan 1 2015   | June 30 2015 | 1-3/4 days off per full month worked = 10.5                                  |
| Jan 1 2015       | June 30 2015 | 0   | July 1 2015  | June 30 2016 | 21   |
| July 1 2015      | June 30 2016 | 1   | July 1 2016  | June 30 2017 | 21   |
| July 1 2016      | June 30 2017 | 2   | July 1 2017  | June 30 2018 | 21   |
| July 1 2017      | June 30 2018 | 3   | July 1 2018  | June 30 2019 | 21   |
| July 1 2018      | June 30 2019 | 4   | July 1 2019  | June 30 2020 | 21   |
| July 1 2019      | June 30 2020 | 5   | July 1 2020  | June 30 2021 | 21   |
| July 1 2020      | June 30 2021 | 6   | July 1 2021  | June 30 2022 | 24   |
| July 1 2021      | June 30 2022 | 7   | July 1 2022  | June 30 2023 | 24   |
| July 1 2022      | June 30 2023 | 8   | July 1 2023  | June 30 2024 | 24   |
| July 1 2023      | June 30 2024 | 9   | July 1 2024  | June 30 2025 | 24   |
| July 1 2024      | June 30 2025 | 10  | July 1 2025  | June 30 2026 | 24   |
| July 1 2025      | June 30 2026 | 11  | July 1 2026  | June 30 2027 | 30   |

- Paid leave days may be used for any time off including vacation, sick, personal, or *Force Majeure (snow/weather/no power)*. Days off for District-identified shutdown periods may be taken from accrued paid leave days or taken unpaid at the employee’s per day rate.
- Earned and unearned days may be used at any time, but any unearned days used will be deducted from a final paycheck in the event of a mid-year retirement, termination, or unpaid leave of absence.
- At the end of each fiscal year (June 30), earned, but unused, leave days will be converted to sick days and accumulated in a sick bank. Employees are encouraged to accumulate 65 sick days early in your employment to cover unanticipated incidents.
- The sick bank may be used should you need to take a medical leave due to your own or immediate family member’s serious health condition, as defined under the provisions of the Family & Medical Leave Act of 1993. You do not need to exhaust your current year earned paid leave days if you take a qualified FMLA.
- ONLY for extremely extenuating circumstances and with ADVANCED approval of the employee’s immediate supervisor **and** the Executive Director of Human Resources, up to five (5) leave days may be carried over to the next fiscal year. Carryover days must be used during the next contract year.
- Up to three (3) nonchargeable days per year may be used for attendance at funeral services of a close friend or relative, with advanced approval of the employee’s immediate supervisor **and** the Executive Director of Human Resources. Additional days may be taken and charged to your paid leave days.



The Paid Leave Day benefit is one (1) day per month at your fractional FTE earned and credited per full calendar month of completed employment. Unused days will be converted into a sick bank. A part time employee who converts to full time employment on an Individual Contract will receive service credit based on their completed full years at their fractional FTE.

**C. DIRECT DEPOSIT OF PAYCHECK**

- Employees have the option of receiving wages by Direct Deposit and/or Payroll Debit Card. Dexter Community Schools does not process paper paychecks.
- Please complete a Direct Deposit/Payroll Debit Card Authorization Form to make your election.

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- Should you elect Payroll Debit Card, you may pick up your new card, and a packet containing all of the terms and conditions, from the Payroll and Benefits Office on your first payday.
- Access your paycheck information online through eSuite employee portal. From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Payroll Quick Links → [eSuite Employee Portal](#).

**D. HEALTH BENEFITS**

The District makes available health benefit plans and products through the Washtenaw Health Insurance Consortium for full time Individual Contract staff. You must select from one of the MESSA PAK options available to you. Options include PPO BCBS and HDHP BCBS Medical with various deductibles and plan designs. All PAK plans include Delta Dental, VSP vision, long term disability, and life insurance.

You are eligible to enroll the first day of the month following your date of hire. You must make your initial election within 30 days of your eligibility. Changes to your election due to a qualifying event must be requested within 30 days of the qualifying event.

Open enrollment is during November each year for changes effective January 1. The plan year for MESSA medical, dental and vision plans is January 1 – December 31 plan year starting January 1, 2024.

Details about the current health plan options and current employee contribution rates are available from the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → [Benefits](#). The options and rates change each January 1.

If you have questions about the MESSA insurance, contact the MESSA Member Service Center at (800) 336-0013 (M-F 7:30 am to 5:00 pm ET). You are encouraged to set up a login to the MESSA member website [www.messa.org](http://www.messa.org) for medical resources, to find a doctor, and to see your claims. Coverages are subject to the plans selected by the Washtenaw Health Consortium and the rules and regulations of the carriers selected by MESSA.

For full time employees who have medical coverage through another source (i.e. spouse, parent), the employee may voluntarily opt out of the medical by selecting the MESSA PAK B option. By voluntarily waiving medical coverage, employees will receive a cash option payment of \$100 per month. The waiver of medical coverage must be done annually during open enrollment in order to receive the cash option payment. The cash option is treated as wages subject to all employment taxes.

For employees who work at least 30 hours/week for 12 months, but less than full time, the District provides a premium toward a Blue Care Network HMO (Blue Cross/Blue Shield) HDHP (High Deductible Health Plan) Medical Plan. The plan has a (2024) \$1500-member deductible/\$3000 family deductible and a 20% co-insurance (subject to IRS minimum deductibles). Details about the health plan options and employee contribution rates are available from the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → [Benefits](#).



**E. CAFETERIA PLAN/SECTION 125/FSA/HSA PLAN**

The District makes available Flexible Spending Accounts (FSA – Medical Care Reimbursement and Dependent Care) and a Health Savings Account (HSA). You contribute to either an FSA or HSA by electing an amount to be voluntarily withheld from your pay. No FICA, Medicare, federal, or state income taxes are deducted from the contributions.

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**1. Flexible Spending Account (FSA)**

- An FSA Medical Care Reimbursement Account allows you to be reimbursed for healthcare-related expenses (medical, prescription, dental, vision, mileage, other health care) through a pre-tax payroll deduction, up to \$3,050 in the 2023 year and \$3,200 in the 2024 calendar year.
- An FSA Dependent Care Account allows you to be reimbursed for qualifying dependent care related expenses through a pre-tax payroll deduction, up to \$5,000 in the 2023 and 2024 calendar year.
- You withdraw funds from the FSA accounts to pay qualified medical and dependent care expenses. FSA's are "use-it-or-lose-it" plans. This means that amounts in the account at the end of the calendar year cannot be carried over to the next year.
- The FSAs are administered by MESSA.
- All reimbursements from Flexible Spending Accounts are done by Direct Deposit through your paycheck. All FSA expenses incurred 1/1-12/31/23 must be submitted by 3/31/2024. Because our plan offers both FSA and HSA programs (and they cannot coexist at the same time), there is no grace period during which you can continue incurring expenses after the plan year has ended. This makes it possible for someone currently on the PPO with an FSA to switch to a HDHP with an HSA at open enrollment.

**2. Health Savings Account (HSA)**

- If you enroll in any MESSA ABC (HDHP) Plan, you may be able to contribute to a Health Savings Account (HSA). Like an FSA, an HSA allows you to be reimbursed for health care related expenses (medical, prescription, dental, vision, other health care) through a pre-tax payroll deduction. You may not contribute to an HSA if you are also covered by a Medical Care FSA, per IRS rules.
- The maximum election in the 2024 calendar year is \$4,150 if you elect single coverage and \$8,300 if you elect double or family coverage. Federal rules permit "catch-up" contributions to HSAs if an individual is 55 or older, allowing an increase in annual contributions up to an additional \$1,000 per year.
- Any amounts in your HSA account at the end of the calendar year are carried over to the next year and the funds belong to you when you terminate your employment.
- HSA bank accounts are held at Health Equity.

**F. PENSION PLAN/MPERS**

The State of Michigan provides a Retirement System for all public school employees in Michigan. The Michigan Public School Employees Retirement System (MPERS) plan is administered by the Office of Retirement Services (ORS). As an employee of Dexter Community Schools, whether full time, part time, or temporary status, you are a member of MPERS. The District contributes a portion of your salary to fund the pension plan of approximately 47.05% for 2023-24. The amount the District contributes depends on the election you have made for your own pension. This District contribution goes to fund the pension and healthcare system and is not money deposited into your personal retirement plan.

- Access your State pension miAccount at <http://www.michigan.gov/orsschools>
- Contact the Office of Retirement Services at (800) 381-5111

ORS provides the investment of the defined contribution (savings component) of the retirement plans and the Personal Healthcare Fund through VOYA Financial.

- Contact VOYA Financial at (800) 748-6128
- Access your VOYA (formerly ING) account at:  
<http://www.mipensionplus.org/publicschools/index.html>

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There are now numerous variations of the MPSERS Pension Plan. Depending on when you were first hired into any Michigan public school, you made an election and/or were enrolled in a retirement pension and healthcare plan option. If you are new to Dexter Community Schools, you will be enrolled in the plan on record with MPSERS. You may not change your election. For information and pension estimators for the plan you are enrolled in, please log into your account at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount).

***If you first begin working for a Michigan public school February 1, 2018 or later, you choose your retirement plan option online. Your retirement plan election is irrevocable for your entire career, so choose carefully!***

Step 1: Read about your retirement benefit options at [PickMiPlan.org](http://PickMiPlan.org).

Step 2: You will receive a welcome letter containing your Member ID from the Office of Retirement Services.

Step 3: Elect your retirement plan anytime within the 75-day window by logging in to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount). You will need your Member ID to register.

Note: Upon hire, your payroll deductions will be based on the Pension Plus 2 plan. If you make no election within 75 days, you will be automatically changed to and enrolled in the Defined Contribution (DC) plan for the rest of your career.

***While you have 75 days to make your election, we strongly encourage you to make your election as soon as you receive your welcome letter in the mail from ORS. 75 days equates to six payroll checks that need to be fixed if you wait 75 days to default to the Defined Contribution plan.***

#### **G. RETIREMENT SAVINGS PLANS/403(B) AND 457**

- In addition to the pension plan through MPSERS, Dexter Community Schools makes available voluntary 403(b) and 457 Retirement Savings Plans.
- The Dexter Community Schools 403(b) Plan and Dexter Community Schools 457 Plan allow for pre-tax and rollover contributions. You do not pay federal or state income tax on contributions, earnings, or gains until you begin making withdrawals from the plan, usually after you retire. You are eligible to enroll immediately on your date of hire.
- As an employee of a public school AND state government, you can participate in either or both plans.
- The maximum contribution for the 2024 calendar year is \$23,000 each into a 403(b) plan and a 457 plan. If you are age 50 or older, you may contribute up to a total of \$30,500 each. You may contribute up to a total of \$61,000 if you are age 50 or older if you choose to participate in both plans.
- These plans are administered by The Standard using a four (4) bucket approach, which allows you to choose how much or how little involvement you have in your investment choices. Over 5,000 investment options are available. Loans are available from your 403b and 457 plans with payroll deduction repayment. Hardship withdrawals are also available.
- From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Benefits → [403b/457 Plans](#).
- If you have chosen to participate in the MPSERS Defined Contribution 457 plan sponsored by the State of Michigan through VOYA, you should monitor your overall 457 contributions so you do not exceed the IRS limits.


#### **H. RETIREMENT PAYOUT**

- Coordinators and Assistants: Retirement payment of \$150.00 for each full contract year of full time service as a Coordinator or Assistant Individual Contract employee, provided the employee has been employed by Dexter Community Schools for a minimum of ten (10) years preceding retirement.

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Retirement is defined as receiving benefits from the Michigan Public School Employees Retirement System.

- Managers, Program Specialists, Assistant Directors, and Directors: Retirement payment of \$300.00 for each full contract year of full time service as a Manager, Program Specialist, Assistant Director, or Director Individual Contract employee, provided the employee has been employed by Dexter Community Schools for a minimum of ten (10) years preceding retirement. Retirement is defined as receiving benefits from the Michigan Public School Employees Retirement System.

 Part Time Staff are not eligible for Retirement Payout and are not granted prorated years of service for part time employment if converting to full time employment.

**I. TRAVEL EXPENSES**

- Mileage to and from conferences or other out of District business travel is reimbursed at the current rate per mile established by the Internal Revenue Service (\$0.670 2024).
- Meals for conference/travel are limited to \$10 for breakfast, \$12 for lunch, and \$20 for dinner. This includes tax and tip. Itemized receipts must identify the food items purchased and may not include alcohol (a prohibited expense).
- Submit an expense report for reimbursement. From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Payroll → [Expense Reimbursement](#). Travel expenses are reimbursed through the employee's paycheck and not affected by payroll taxes.

**J. STAFF DISCOUNTS**

- We have developed a Preferred Local Initiative. Participating businesses extend a promotion or discount to employees of Dexter Community Schools. Your District-issued picture employee identification card, with current school year label, serves as your proof of employment. Other businesses also offer discounts to public school employees as well. We have a special web page for Staff Discount offers. From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Benefits → [Staff Discounts](#).