



# Highland Falls – Fort Montgomery CSD

Michael J. McElduff, Superintendent of Schools

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## *Clerical Employees' Association Employee Benefit Summary*

### **Health Insurance Benefits**

Full-time unit members may enroll in comprehensive single, two-person or family health insurance coverage, effective with their start date in the district. The district provides health insurance coverage through the Orange Ulster School Districts Health Plan (OU Health) and through MVP. These plans include numerous network health care providers.

District contribution: 85%

Employee contribution: 15%

### **Biweekly employee contributions for 2024-25:**

Type of Coverage	OU Health	MVP
Single Person	\$81.42	\$ 88.08
Two-Person	\$178.06	NA
Family	\$201.12	\$206.99

### **Vision & Dental Benefit Plan**

Individuals may elect to subscribe, at full cost, to vision and dental benefits through Ameritas. The FUSION program combines dental and vision benefits for subscribers with a maximum benefit of \$1500 per covered individual.

Employees may elect to subscribe to this optional coverage at the time of hire or during the annual enrollment period each fall.

### **Flexible Benefit Program (125 Plan)**

Flexible Spending Accounts (FSAs) also referred as "Cafeteria" or "Section 125 Plans", were designed by the IRS to provide a tax relief to employees on every day unreimbursed medical and dependent day care expenses. FSAs allow employees to contribute pre-tax dollars to these accounts; these contributions are not subject to FICA, federal or state payroll taxes.

**403B & 457B Tax Deferred Savings Accounts** A 403(b) plan is a tax sheltered retirement savings plan. Eligible employees can contribute pre-tax dollars to their plan, which are invested in either an annuity contract or custodial account (mutual fund). Contributions will be allowed to grow tax free until the funds in question are withdrawn (usually at retirement, although it may be possible to access your funds prior to retirement in certain circumstances). The OMNI Group strongly recommends that you seek the input of a financial professional to select the proper investments to meet your retirement planning goals.

### **Absence Entitlements**

12 month employees are provided with the following absence entitlements annually\*:

- ✓ 15 Sick Days
- ✓ 10 vacation days to start (after first full year of service)
- ✓ 4 Personal Days
- ✓ 10 Family Sick Days (From Personal Sick Days)
- ✓ 5 Bereavement Immediate Family Days

\* Days are pro-rated for the first year based on date of hire

### **NYS Employees Retirement System**

Full time employees are required and part-time employees are eligible to participate in the New York State & Local Retirement System ([NYSLRS](#)). Tier 3 and 4 employees contribute 3% of salary for the first ten years of service in the system; district pays portion above 3% for first ten years and then pays entire contribution after ten years. Tier 5 employees contribute 3.5% of salary for the duration of their active service. Tier 6 employees contribute between 3.0% and 6.0% based on salary thresholds for the duration of their active service.

### **Holidays & School Recesses**

Following are the holidays for the 2024-25 school year:

Independence Day	Christmas Day
Labor Day	New Year's Eve
Rosh Hashanah/Yom Kippur	New Year's Day
Columbus Day	MLK Birthday
Veterans' Day	Lincoln's Birthday#
½ Day Before Thanksgiving	Washington's Birthday*
Thanksgiving Day	Good Friday
Thanksgiving Friday	Memorial Day
Christmas Eve	Juneteenth

\*Observed as President's Day

#Observed as agreed between the association and the District

***Employees should consult the 12-month holiday schedule memo for specific holiday dates corresponding to the days above.***