



Highland Falls – Fort Montgomery CSD

Michael J. McElduff, Superintendent of Schools

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Town of Highlands Teachers’ 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%

Bi-weekly employee contributions for 2024-25:

Type of Coverage	OU Health	MVP
Single Person	\$100.80	\$164.08
Two-Person	\$220.46	NA
Family	\$249.00	\$495.06

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 Contributions will be allowed to grow tax free until the funds in question are withdrawn (usually at retirement, although it may be possible to access your funds prior to retirement in certain circumstances).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:

- ✓ 13 Sick Days
- ✓ 3 Personal Days
- ✓ 10 Family Sick Days (From Personal Sick Days)
- ✓ 5 Bereavement Immediate Family Days

NYS Teachers Retirement System

Full time employees are required and part-time employees are eligible to participate in the New York State Teachers Retirement System ([NYSTRS](#)). 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.

In-Service and Graduate Credit

Faculty are afforded opportunities to earn in-service hours which accumulate for salary credits and are encouraged to engage in graduate study which can lead to salary advancement.

Holidays & School Recesses

In addition to Winter Recess and Spring Recess, the District Calendar includes observances of Federal Holidays, including Labor Day, Columbus Day, Thanksgiving, Christmas, New Year’s Day, Martin Luther King, Jr. Day, Presidents’ Day, Memorial Day, and Juneteenth.

The New York State Education Department establishes minimum student attendance requirements for school districts. The Student Academic Calendar is developed with a number of built in emergency days that also ensure the state minimum of 180 days and, in alignment with the Teachers’ Contract, faculty are expected to work no more than 184 days in a school year. Calendars are subject to change based on extenuating circumstances.

Individuals should consult the [Student Academic Calendar](#) for specific dates corresponding to holidays and recess periods.