



**BISMARCK PUBLIC SCHOOLS
PROFESSIONAL SUPPORT BENEFIT PLAN
January 1, 2025**

Professional Support Benefit Plan

Blue Cross Blue Shield Insurance

****Rates subject to change January 1, 2026.**

Part-time staff (50% or more) will receive health, dental and vision benefits, sick leave, and personal leave commensurate to the % of their contract and are eligible to participate in the Aflac voluntary coverage.

More information on all insurance plans/costs can be found through [InsideBPS](#).

Health Insurance:

- Single Coverage - \$51/month
- SPD Coverage - \$90/month (Employee + Children)
- Family Coverage - \$799/month

Dental Insurance:

- Single Coverage - \$17/month
- Family Coverage - \$60/month

Vision Insurance:

- Single Coverage - \$0/month
- Family Coverage - \$10.50/month

Employee plan effective date is determined by start date; Employment begins the 1st to the 15th of the month; coverage will begin the 1st of the next month. Employment begins the 16th through the 31st of the month, coverage will begin the 1st of the following month.

Open enrollment for the 2026 plan year will begin in November 2025. Deductions will begin in December of 2025 (January coverage).

Long Term Disability Insurance

- The district pays the entire premium.

Aflac Voluntary Insurance Coverage

Voluntary Insurance coverage through AFLAC is available for enrollment through payroll deductions with group premium rates during the annual open enrollment period, or if an employee has a qualifying event. Plans include disability insurance, critical illness insurance, accident insurance, and hospital insurance.

Retirement

Professional Support Staff are either members of the North Dakota Teachers Fund for Retirement or the North Dakota Public Employees Retirement System.

- Certified professional support staff currently contribute 11.75% of salary and the district contributes 12.75% of salary.
- Non-certified professional support staff currently contribute 7% of salary and the district contributes 9.26% of salary.
- New NDPERS members beginning January 1, 2025, will contribute 4% of salary and the district contributes 5.26% of salary.
 - Within the first 30 days of employment, the employee may elect up to an additional 3% employee contribution and the employer will match up to 3% (8.26% employer total).
- More information on additional 403b companies can be found at: [TSA Consulting Group](#).

Flexible Benefits Program

Employees can save money by converting unreimbursed medical expenses and dependent care expenses from an after-tax to a before-tax basis.

January 1 – December 31 plan year:

The annual maximum for the 2025 plan year is **\$3,300** for medical spending and **\$5,000** for dependent care.

Minimum amount is \$250. Eligible to carry over a min. \$50 – max. \$660 into next medical flexible year (January 2026-December 2026).

Open enrollment for the 2025 plan year will begin in November 2024.

Life Insurance

- The district pays the entire premium for a \$50,000 term policy. Additional coverage may be purchased at employee cost.

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VEBA

Employees who **resign or retire are eligible** to use their eligible sick leave payout funds or vacation/personal leave funds and move them to the Post Employment/Retirement VEBA account through WEX. You pay no taxes on the balance, the interest earned, or on withdrawals (claims). Funds can be used for medical expenses such as deductible expenses, prescription drugs, medically necessary equipment, dental procedures (non-cosmetic), vision care expenses and individual insurance premiums.

Employee Assistance Program (Health Advocate)

All employees are eligible for the EAP Assistance Program.

The Employee Assistance Program (EAP) offers confidential, short-term counseling from licensed professional counselors for a full range of personal issues and achieving a healthy work/life balance. Six (6) counseling sessions are available at no cost to the employee and their families. For more information:

[Health Advocate](#)

[Link to Professional Support Staff Manual](#)

Benefit information – contact HR at 323-4072

Paycheck information – contact Payroll at 323-4064

Sick Leave

- 9-and 10-month staff receives 12 days of sick leave.
- 11-month staff receives 13 days of sick leave.
- 12-month staff receives 14 days of sick leave.
- *Part-time staff (50% or more) will receive sick leave days commensurate to the % of their agreement.*
- Unused sick leave will accumulate indefinitely.

Personal Leave – 9-11-month employees

- Three days per year
- *Part-time staff (50% or more) will receive personal leave days commensurate to the % of their agreement.*
- The maximum accumulation is 5 days. The leave year is July 1 through June 30 each year.

Vacation Leave – 12-month employees

Vacation leave time will be granted in accord with years of service as follows:

0 through 6	1.50 days per month
7 through 10	1.75 days per month
11 through 17	2.00 days per month
18 or more	2.25 days per month

Twelve-month staff may carry over vacation leave until July 31 to use days in excess of 20.

Holidays – (9-11-month employees)

- Thanksgiving Day, Martin Luther King Day, and Good Friday

Holidays – (12-month employees)

- New Year's Day, Martin Luther King Day, Presidents' Day, Good Friday, Memorial Day, July 4, Labor Day, Veterans' Day (Nov. 11), Thanksgiving Day, and Christmas Day.