

Full-time Employees (12-month) 20 or more hours per week**Health, Dental and Vision Insurance**

(See information on following page for specifics.)

**Employees (12 month) that work 36 or more hours per week, or employees that work 30-35 hours per week, are eligible. Employees that work under 30 hours per week, are not eligible for insurance benefits.

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.

Network Providers for dental (United Concordia) and vision (VSP) – [InsideBPS](#).

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

Life Insurance –

\$50,000 basic term life- Employer paid. Additional coverage may be purchased at employee cost.

Long Term Disability Insurance

- Employer paid.

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.

[Link to Support Staff Manual](#)

Retirement – ND Public Employee Retirement System (PERS) - Employees who work 20 or more hours per week must contribute.

- **Employees newly enrolled in the NDPERS Defined Contribution (DC) Plan beginning January 1, 2025**, and beyond contribute 4% of salary and the district matches with a 5.26% contribution.
 - 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).
- Employees hired January 1, 2020, through December 31, 2024, employee contribution 7% of salary and the district matches with a 9.26% contribution. NDPERS Main Defined Benefit Plan.
- Employees hired before January 1, 2020, employee contribution 7% of salary and the district contribution 8.12% with 1.14% towards health credit (9.26%) ND PERS Main Defined Benefit Plan.

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 2026 plan year will begin in November 2025.

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

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](#)

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.

****EMPLOYEES HIRED OR HAVE DAILY HOURLY CHANGES ON OR AFTER APRIL 1, ARE CONSIDERED TEMPORARY FOR THE CURRENT SCHOOL YEAR. BENEFITS WILL BE AVAILABLE WITH RETURN IN THE FALL.**

Holidays – 10 days

New Year's Day, Martin Luther King Day, Presidents' Day, Good Friday, Memorial Day, 4th of July, Labor Day, Veterans' Day, Thanksgiving Day, and Christmas Day. Christmas Eve (M-Th) – ½ day of holiday pay.

Sick Leave – 12 days

Earned in hours. Part-time – prorated based on hours worked.

Vacation

Part-time - % earned by hours worked.

- 0 through 6 years – 1.50 days per month
- 7 through 10 years – 1.75 days per month
- 11 through 17 years – 2.00 days per month
- 18 years 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.

Benefit Information – contact HR at 323-4072

Paycheck Information – contact Payroll at 323-406

**Bismarck Public Schools
Blue Cross Blue Shield Premiums
Effective January 1, 2025 – December 31, 2025
Hourly Staff are paid bi-weekly.**

**Health Insurance Costs (12-month)
(36 or more hours per week)**

- **Single Coverage:** \$25.50 per paycheck
- **Employee + Children:** \$45.00 per paycheck
- **Family Coverage:** \$399.50 per paycheck

Dental Insurance Costs:

- **Single Coverage:** \$8.50 per paycheck
- **Family Coverage:** \$30.00 per paycheck

Vision Insurance Costs:

- **Single Coverage:** no cost to employee
- **Family Coverage:** \$5.25 per paycheck

**Health Insurance Costs (12-month)
(30-35 hours per week)**

- **Single Coverage:** \$84.00 per paycheck
- **Employee + Children:** \$405.00 per paycheck
- **Family Coverage:** \$759.50 per paycheck

Dental Insurance Costs:

- **Single Coverage:** \$10.50 per paycheck
- **Family Coverage:** \$37.00 per paycheck

Vision Insurance Costs:

- **Single Coverage:** \$6.75 per paycheck
- **Family Coverage:** \$8.50 per paycheck