

**Employees (9-11 month) 30-35 hours per week**

**Health, Dental and Vision Insurance** (See information on following page for specifics.)

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

**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** – 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% (up to 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](#)

[Link to Support Staff Manual](#)

**\*\*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.**

Benefit Information – contact HR at 323-4072

Paycheck Information – contact Payroll at 323-4060

**Holidays – 3 days**

- Thanksgiving Day, Martin Luther King Day, and Good Friday
- If an employee's normal workday includes the day before, and the day after the holiday; only then will the employee be paid for the holiday. Excluding temporary positions such as summer school, activity driving, summer feed, etc.

**Sick Leave – 9 to 12 days**

- Prorated to the number of months employed and earned in hours.

**Personal Leave Days – 3 days**

- Prorated to the number of months employed and earned in hours.
- New employees shall not be granted use or payment of personal leave within the first eight weeks of employment.
- The maximum accumulation is 40 hours. The leave year is July 1 – June 30.

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

**Health Insurance Costs**

- **Single Coverage:** \$112 per paycheck
- **Employee + Children:** \$540 per paycheck
- **Family Coverage:** \$1,012.67 per paycheck

**Dental Insurance Costs:**

- **Single Coverage:** \$14.00 per paycheck
- **Family Coverage:** \$49.34 per paycheck

**Vision Insurance Costs:**

- **Single Coverage:** \$3.67 per paycheck
- **Family Coverage:** \$8.34 per paycheck

**Deduction Schedule:**

- **Deductions Period:** September through June (18 paychecks)
- **No Deduction:** January 17 pay date

**Catch-Up Deductions:**

- If an employee starts after the deductions begin, catch-up amounts for the summer of 2025 will apply for each payroll from September to the first paycheck, along with possible regular deduction catch-ups depending on the insurance start date.