



Certified Staff Employee Benefits Summary
Information is effective September 1st and is subject to change
****See Master Contract for full benefit details****

- 1. Health Insurance**
 - PPO, HDHP or HMO medical plans available to choose from
 - Single coverage will be paid in full by CUSD 95
 - Contribution by CUSD 95 toward family coverage 2023/24 School Term \$366.28 monthly
- 2. Dental Insurance** – Optional employee participation in the dental insurance plan at employee's expense
- 3. Vision Insurance** – Optional employee participation in the dental insurance plan at employee's expense
- 4. Life Insurance**
 - \$35,000 term life insurance policy for employees with less than 6 years of service
 - \$50,000 term life insurance policy for employees with 6-15 years of service
 - \$75,000 term life insurance policy for employees with 16-25 years of service
 - \$100,00 term life insurance policy for employees with 26+ year of service
- 5. Long Term Disability Insurance** – Benefit providing the lesser of 60% basic monthly earnings or \$6,000 per month.
- 6. Flexible Spending Plan** – A tax sheltered plan that is available for dependent care and unreimbursed medical expenses. A monthly fee may be associated with participation in the plan
- 7. Health Savings Plan** – A tax sheltered plan that is available for those enrolled in the HDHP. A monthly fee may be associated with participation in the plan.
- 8. AFLAC** – Optional plan at employee's expense
- 9. Voluntary Term Life and AD&D Insurance** – Supplemental Insurance at employee's expense
- 10. Sick Days** – Cumulative to a maximum of 240 days
To be used for illness – medical/dental needs – Not for personal time off
 - 11 sick days per year for 1-5 years of service
 - 13 sick days per year for 6-10 years of service
 - 15 sick days per year for 11+ years of service
- 11. Personal Days**
 - Less than 8 years of service - 2 personal days per year
 - 8 years or more years of service - 3 personal days per year
 - Unused personal days convert to sick days the following year
- 12. Teachers' Retirement System (TRS)** – Employee contributes 9% of gross earnings each year, plus the state required amount towards TRS insurance
- 13. Tax Sheltered Retirement Investment Plan (403B Plan)** – Employees have the option of participating, through payroll deductions, in a tax sheltered retirement annuity or mutual fund company approved by CUSD 95
- 14. Tuition Reimbursement** – Approved graduate courses will be reimbursed at a maximum rate of \$200 per semester hour as specified in the Master Contract. Pre-approval of coursework is required. Upon completion of course, submit proof of payment and grade report/transcript with a grade of "B" or better to Human Resources for processing.
- 15. Attendance incentive** – Annual cash award for good attendance
 - 0 Sick days used = \$300.00

Part-time certified staff receives pro-rated benefits consistent with percentage of time staff member is employed