

12-Month Education Support Personnel (ESP) Benefits Summary
Information is effective August 1st and is subject to change

12-MONTH ESP must work a minimum of 30 hours per week to be eligible for benefits.

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 2024/25 School Term \$250.00 monthly

2. Dental Insurance – Optional employee participation in the dental insurance plan at employee's expense.

3. Vision Insurance – Optional employee participation in the vision insurance plan at the employee's expense.

4. Life Insurance

- \$35,000 term life insurance policy for employees with less than 7 years of service
- \$50,000 term life insurance policy for employees with 7 or more years 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 & AD&D Insurance –Supplemental Insurance at employee's expense

10. NCPERS – Voluntary Decreasing Term Life Insurance at employee's expense

11. Sick Days

To be used for illness or medical/dental needs – not for personal time off

- 12 sick days (one per month-prorated for new hires)
- Cumulative to a maximum of 240 days

12. Personal Days

- Two personal day per year
- Unused personal days convert to sick days the following year

13. Vacation Days (based on length of service for a fiscal year (July 1 through June 30) and not on the anniversary date)

- Newly hired employees are allowed vacation time on a prorated basis for the number of months worked through June 30th after satisfying a ninety (90) day waiting period. The proration is based on a maximum of ten (10) days allowed and will be rounded to the nearest half day. For example, an employee that works five months prior to June 30th is eligible for 5/12ths of the total allotment of ten days for a prorated amount of 4 days until June 30th.
- On July 1st, employees with five (5) years or less of service will be granted ten (10) days of vacation for use that fiscal year.
- See Employee Handbook for additional information

14. Holidays – Paid Holidays based on school calendar and work year

15. Illinois Municipal Retirement Fund (IMRF) – Employees working 600 or more hours per year contribute 4.5% of gross earnings and CUSD 95 makes a contribution as well

16. 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