



Teacher Benefit Summary

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.

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. Teachers beginning at the start of the 2025-26 school year, coverage will begin on October 1.

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

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

- The district participates in the North Dakota Teacher's Fund for Retirement. Teachers contribute 11.75% and the district matches with a 12.75% contribution.
- More information on additional 403b companies can be found at: [TSA Consulting](#).
- A payment in the amount of 1.5% of the base teacher salary will be granted to all licensed instructors who have worked for the district ten (10) or more years and submit their retirement/resignation notice to the district by December 15.

Life Insurance

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

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.

Long Term Disability Insurance

- The district pays the entire premium.



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 for Teacher Manual and Negotiated Agreement](#)

Benefit information – contact HR at 323-4072

Paycheck information – contact Payroll at 323-4064

Personal Leave

- 3 days per year with a maximum accumulation of 5 days.
- 4 days per year for teachers who have completed 10-14 years of BPS teaching experience with a maximum accumulation of 5 days.
- 5 days per year for teachers who have completed 15 or more years of BPS teaching experience with a maximum accumulation of 5 days.
- Part-time staff (50% or more) receives personal leave days prorated to the percentage of their contracts.
- Teachers with more than 5 days of personal leave on June 30 will be compensated a rate of \$120 per day for each day exceeding 5 days.

Sick Leave

- 12 days for 9- and 10-month contracts.
- 13 days for 11-month contracts.
- 14 days for 12-month contracts.
- Part-time teachers (50% or more) receive sick leave days commensurate to the percentage of their contract.

Unused sick leave days can cumulate to 190 days.

Holidays – 3 paid days

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