Dexter Community Schools
Compensation and Benefits Summary
Dexter Education Association (DEA) Staff
2025-26

This document has been prepared to provide an overview of the compensation and benefits associated with your employment. Please refer to the Dexter Education Association (DEA) Master Agreement for more details. Additional information and useful forms are available on the Business Office web page. From the main web page www.dexterschools.org, go to Departments → Business Office.

The Business Office (Payroll and Benefits) and Human Resource Office are located in the Bates School Building, 2704 Baker Rd., Dexter, MI 48130.

- Business Office-Payroll/Benefits Phone: (734) 424-4100 ext.1014 Fax: 734-424-4111
  Email: payroll@dexterschools.org
- Human Resources Phone: (734) 424-4100 ext.1012 Fax: 734-424-4108
  Email: HR@dexterschools.org

PT DEA staff who work less than 1.0 FTE (35 hours weekly) should note any variation labeled with this symbol. PT

A. COMPENSATION

Your salary is based on education attainment and experience credit. The salary schedule is found in Appendix A of the Master Agreement with the Dexter Education Association.

PT If your assignment is less than full time 1.0 FTE, your salary is prorated to the fractional FTE of your assignment.

Paydays are the 15th and last day of the month. If the 15th or last day of the month falls on a weekend or a District Holiday, then the payday is moved to the day before the weekend or District Holiday. Your first paycheck each school year will be on September 15.

You have the choice to have your salary paid equally over 24 paydays between September 15 and August 31 or 20 paydays between September 15 and June 30. If you elect 20 paydays you will not receive a paycheck on July 15, July 31, August 15, or August 31. You are strongly encouraged to elect 24 pays because employee contributions to health benefit costs are deducted twice each month, even in the summer. If you elect 20 paydays then you will have the four (4) additional summer employee health benefit contributions taken from your June 30 paycheck.

B. PAID TIME OFF

1. Work Year

The 2025-26 contract year is 183 days defined by the school calendar.

2. Paid leave days

- You receive 13 paid leave days annually.
- Paid leave days are earned three (3) days at the beginning of the school year and one (1) additional day for each month of work.
- Unused leave days accumulate without limitation and may be used for specific conditions detailed in Article IX-Leaves.

PT Paid leave days are prorated to the fractional FTE of your assignment.

C. DIRECT DEPOSIT OF PAYCHECK

- Employees have the option of receiving wages by Direct Deposit and/or Payroll Debit Card. Dexter Community Schools does not process paper paychecks.
- Please complete a Direct Deposit/Payroll Debit Card Authorization Form to make your election.
- Should you elect Payroll Debit Card, you may pick up your new card, and a packet containing all of the terms and conditions, from the Payroll and Benefits Office on your first payday.
- Access your paycheck information online through eSuite employee portal. From the main web page www.dexterschools.org → Departments → Business Office → Quick Links → eSuite Employee Portal.

D. HEALTH BENEFITS

The District makes available health benefit plans and products through the Washtenaw Health Insurance Consortium for DEA staff who work more than 0.25 FTE. You must select from one of the MESSA PAK options available to you. Options include PPO BCBS and HDHP BCBS Medical with various deductibles and plan designs. All PAK plans include Delta Dental, VSP vision, long term disability, and life insurance.

You are eligible to enroll the first day of the month following your date of hire. You must make your initial election within 31 days of your eligibility. Changes to your election due to a qualifying event must be requested within 31 days of the qualifying event.

Details about the current health plan options and current employee contribution rates are available from the main web page www.dexterschools.org → Departments → Business Office → Benefits → Health Benefits. The options and rates change each January 1.

Open enrollment is during November each year for changes effective January 1. The plan year for MESSA medical, dental and vision plans is January 1 – December 31 plan year starting January 1, 2025.

If you have questions about the MESSA insurance, contact the MESSA Member Service Center at (800) 336-0013 (M-F 7:30 am to 5:00 pm ET). You are encouraged to set up a login to the MESSA member website www.messa.org for medical resources, to find a doctor, and to see your claims. Coverages are subject to the plans selected by the Washtenaw Health Consortium and the rules and regulations of the carriers selected by MESSA.

For full time employees who have medical coverage through another source (i.e. spouse, parent), the employee may voluntarily opt out of the medical by selecting the MESSA PAK B option. By voluntarily waiving medical coverage, employees will receive a cash option payment of $166.67 per month. The waiver of medical coverage must be done annually during open enrollment in order to receive the cash option payment. The cash option is treated as wages subject to all employment taxes.

PT Part time employees who work more than 0.25 FTE but less than 0.75 FTE must also select a MESSA PAK plan. The employee may voluntarily opt out of the medical by selecting the MESSA PAK B option. By voluntarily waiving medical coverage, employees will receive a cash option payment of $83.33 per month.

PT Part time employees who work 0.25 FTE or less are not eligible for health benefits or cash option payment.

E. CAFETERIA PLAN/SECTION 125/FSA/HSA PLAN

The District makes available Flexible Spending Accounts (FSA – Medical Care Reimbursement and Dependent Care) and a Health Savings Account (HSA). You contribute to either an FSA or HSA by electing an amount to be voluntarily withheld from your pay. No FICA, Medicare, federal, or state income taxes are deducted from the contributions.

1. Flexible Spending Account (FSA)

- An FSA Medical Care Reimbursement Account allows you to be reimbursed for healthcare-related expenses (medical, prescription, dental, vision, mileage, other health care) through a pre-tax payroll deduction. The limit for reimbursement changes on an annual basis. For the most up to date limit, navigate from the main web page www.dexterschools.org → Departments → Business Office → Benefits → Flexible Spending Accounts.
- An FSA Dependent Care Account allows you to be reimbursed for qualifying dependent care related expenses through a pre-tax payroll deduction For the most up to date limit, navigate from the main web page www.dexterschools.org → Departments → Business Office → Benefits → Flexible Spending Accounts.
- You withdraw funds from the FSA accounts to pay qualified medical and dependent care expenses. FSA's are "use-it-or-lose-it" plans. This means that amounts in the account at the end of the calendar year cannot be carried over to the next year.
- The FSAs are administered by MESSA.
- All reimbursements from Flexible Spending Accounts are done by Direct Deposit through your paycheck. All FSA expenses incurred 1/1-12/31 must be submitted by 3/31 of the following calendar year. Because our plan offers both FSA and HSA programs (and they cannot coexist at the same time), there is no grace period during which you can continue incurring expenses after the plan year has ended. This makes it possible for someone currently on the PPO with an FSA to switch to a HDHP with an HSA at open enrollment.

2. Health Savings Account (HSA)

- If you enroll in any MESSA ABC (HDHP) Plan, you may be able to contribute to a Health Savings Account (HSA). Like an FSA, an HSA allows you to be reimbursed for health care related expenses (medical, prescription, dental, vision, other health care) through a pre-tax payroll deduction. You may not contribute to an HSA if you are also covered by a Medical Care FSA, per IRS rules.
- The maximum election changes on an annual basis. For the most up to date limit, navigate from the main web page www.dexterschools.org → Departments → Business Office → Benefits → Health Savings Account.
  Federal rules permit "catch-up" contributions to HSAs if an individual is 55 or older, allowing an increase in annual contributions up to an additional $1,000 per year.
- Any amounts in your HSA account at the end of the calendar year are carried over to the next year and the funds belong to you when you terminate your employment.
- HSA bank accounts are held at Health Equity.

F. PENSION PLAN/MPSERS

The State of Michigan provides a Retirement System for all public school employees in Michigan. The Michigan Public School Employees Retirement System (MPSERS) plan is administered by the Office of Retirement Services (ORS). As an employee of Dexter Community Schools, whether full time, part time, or temporary status, you are a member of MPSERS. The District contributes a portion of your salary to fund the pension plan.The amount the District contributes depends on the election you have made for your own pension. This District contribution goes to fund the pension and healthcare system and is not money deposited into your personal retirement plan.

- Access your State pension miAccount at http://www.michigan.gov/orsschools

- Contact the Office of Retirement Services at (800) 381-5111

ORS provides the investment of the defined contribution (savings component) of the retirement plans and the Personal Healthcare Fund through VOYA Financial.

Contact VOYA Financial at (800) 748-6128

- Access your VOYA (formerly ING) account at: https://stateofmi.voya.com/

There are now numerous variations of the MPSERS Pension Plan. Depending on when you were first hired into any Michigan public school, you made an election and/or were enrolled in a retirement pension and healthcare plan option. If you are new to Dexter Community Schools, you will be enrolled in the plan on record with MPSERS. You may not change your election. For information and pension estimators for the plan you are enrolled in, please log into your account at www.michigan.gov/orsmiaccount.

If you first begin working for a Michigan public school February 1, 2018 or later, you choose your retirement plan option online. Your retirement plan election is irrevocable for your entire career, so choose carefully!

Step 1: Read about your retirement benefit options at PickMiPlan.org.
Step 2: You will receive a welcome letter containing your Member ID from the Office of Retirement Services.
Step 3: Elect your retirement plan anytime within the 75-day window by logging in to miAccount at www.michigan.gov/orsmiaccount. You will need your Member ID to register. Note: Upon hire, your payroll deductions will be based on the Pension Plus 2 plan. If you make no election within 75 days, you will be automatically changed to and enrolled in the Pension Plus 2 plan for the rest of your career.

While you have 75 days to make your election, we strongly encourage you to make your election as soon as you receive your welcome letter in the mail from ORS.

G. RETIREMENT SAVINGS PLANS/403(B) AND 457

1. In addition to the pension plan through MPSERS, Dexter Community Schools makes available voluntary 403(b) and 457 Retirement Savings Plans.
2. The Dexter Community Schools 403(b) Plan and Dexter Community Schools 457 Plan allow for pre- tax and rollover contributions. You do not pay federal or state income tax on contributions, earnings, or gains until you begin making withdrawals from the plan, usually after you retire. You are eligible to enroll immediately on your date of hire.
3. As an employee of a public school AND state government, you can participate in either or both plans.
4. The maximum yearly contribution changes each calendar year. For more information regarding the annual contribution limits and about the 403(b) and 457 plans, From the main web page www.dexterschools.org → Departments → Business Office → Staff Benefits → 403b/457 Plans.
5. These plans are administered by The Standard using a four (4) bucket approach, which allows you to choose how much or how little involvement you have in your investment choices. Over 5,000 investment options are available. Loans are available from your 403b and 457 plans with payroll deduction repayment. Hardship withdrawals are also available.
6. If you have chosen to participate in the MPSERS Defined Contribution 457 plan sponsored by the State of Michigan through VOYA, you should monitor your overall 457 contributions so you do not exceed the IRS limits.

H. ACCUMULATED LEAVE DAY PAYMENT/RETIREMENT PAYOUT

- Employees with ten (10) years of service and retiring from the teaching profession shall receive payment of 100% of the number of accumulated sick days at a rate of $94.84 (2025-26). Retirement is defined as drawing benefits from the Michigan Public School Employees Retirement System. Other teachers who voluntarily leave the District receive 50% of the amount.
- Employees may apply to receive an early payout of accumulated leave days. See Article X-D for more information.

I. TRAVEL EXPENSES

- Mileage to and from conferences or other out of District business travel is reimbursed at the current rate per mile established by the Internal Revenue Service.
- Meals for conference/travel are limited to $15 for breakfast, $20 for lunch, and $25 for dinner. This includes tax and tip. Itemized receipts must identify the food items purchased and may not include alcohol (a prohibited expense).
- Submit an expense report for reimbursement. From the main web page www.dexterschools.org → Departments → Business Office →Payroll → Expense Reimbursement.
- A DEA member, whose assignment includes travel between buildings during each school day, may request an annual payment for 500 miles of travel at the IRS rate. Please submit a Travel Reimbursement Form. From the main web page www.dexterschools.org → Departments → Business Office → Payroll → Expense Reimbursement → Travel Reimbursement.
- Expenses are reimbursed through the employee's paycheck and not affected by payroll taxes. Expense requests received by the first day of the month are reimbursed on the 15th of the month. All expenses incurred in a fiscal year must be approved by the building principal or program director and submitted to the Business Office no later than June 15. Check with your building principal for timelines specific to your building that may be earlier.

J. STAFF DISCOUNTS (PREFERRED LOCAL INITIATIVE)

- Participating businesses extend a promotion or discount to employees of Dexter Community Schools. Your District-issued picture employee identification card, with current school year label, serves as your proof of employment. Other businesses also offer discounts to public school employees as well. We have a special web page for Staff Discount offers. From the main web page www.dexterschools.org → Departments → Business Office → Staff Benefits → Staff Discounts.