Francis Howell School District

HOME SCHOOL COMMUNITY

LEARNING TOGETHER

FHSD Benefits

The Francis Howell School District Board of Education offers an array of benefits to eligible employees. The extent and nature of the benefits provided may vary depending on the employee's full- or part-time status and date of employment. Certified staff are eligible for part-time health care benefits by working at least 17 hours per week and full-time health care benefits by working at least 30 hours per week.

Workplace Health Clinic: The CareATC workplace clinic provides access to comprehensive medical care, including primary care, medications, and lab tests.

Medical: Two medical plan options offers the opportunity to find a plan that fits you best. All plans are PPO plans and utilize the Cigna Open Access Plus Network of providers.

Health Savings Account: The District gives employees who enroll in our High Deductible Health plan $1,000 for individual coverage and $2,000 for employees with dependents deposited directly into their HSA bank account. Employees may also elect to contribute pretax money into their account.

Dental: Dental coverage is provided by Delta Dental of Missouri. This is a PPO plan with a $1,750 annual maximum benefit.

Vision: The vision plan is offered by NVA (National Vision Administrators). It is a PPO plan with a robust network of doctors. Benefits include exam and lens coverage once every 12 months and frame coverage once every 12 months.

District Premium Contribution: Each Employee receives a monthly credit to offset the cost of medical, dental, and vision premiums. Each part-time teacher receives a partial credit to be used to offset the medical, dental, and vision premiums. Depending upon plan choices, a full-time teacher who elects individual-only coverage on medical, dental, and vision could have $0 out of pocket cost for the health insurance, as the District contribution pays for it entirely.

Flex Spending: The District offers both a Dependent Care Reimbursement Account, and a Health Care Flexible Spending Account. These options allow you to take full advantage of your pretax dollars.

Life: The District provides all full-time eligible employees a $75,000 term life insurance coverage. The premium for this policy for full-time employees is covered by the District and may be converted to an individual policy when the employee leaves the District. Part-time eligible employees have the option of enrolling in and paying for $75,000 term life insurance.

Disability: FHSD provides short-term disability coverage at no cost to the employee. This coverage may provide up to nine weeks of 70% wage replacement in the event of a short-term disability. Additionally, employees may elect voluntary long-term disability coverage that may provide 60% wage replacement coverage in the event the disability continues beyond nine weeks.

Retirement: All eligible employees are enrolled in the PSRS/PEERS statewide retirement plan. The District matches the employee's contribution at 100%.

403b/457: All employees are eligible to participate in this supplemental voluntary retirement pretax payroll deduction savings plan. The District offers multiple vendors to choose from.

Employee Assistance Program: This free confidential service offers a wide range of services including counseling services provided by licensed counselors, as well as financial consultation, elder care management, child care assistance, professional organizer, tobacco cessation, and dietitian services.

Wellness Program: Currently, offering annual flu shots, annual access to an on-site mammography van, blood pressure screenings, and various other programs.