



Highland Falls – Fort Montgomery CSD

Michael J. McElduff, Superintendent of Schools
21 Morgan Road, Highland Falls, New York 10928 – 845.446.9575
www.hffmcsd.org

Highland Falls Administrators' Association Employee Benefit Summary

Health Insurance Benefits

Full-time unit members may enroll in comprehensive single, two-person or family health insurance coverage, effective with their start date in the district. The district provides health insurance coverage through the Orange Ulster School Districts Health Plan (OU Health) and through MVP. These plans include numerous network health care providers.

District contribution: 81%
Employee contribution: 19%

Biweekly employee contributions for 2025-26:

Type of Coverage	OU Health	MVP
Single Person	\$104.35	\$120.01
Two-Person	\$229.40	NA
Family	\$263.69	\$282.03

Vision & Dental Benefit Plan

Individuals may elect to subscribe, at full cost, to vision and dental benefits through Ameritas. The FUSION program combines dental and vision benefits for subscribers with a maximum benefit of \$1500 per covered individual. Employees may elect to subscribe to this optional coverage at the time of hire or during the annual enrollment period each fall.

Flexible Benefit Program (125 Plan)

Flexible Spending Accounts (FSAs) also referred as "Cafeteria" or "Section 125 Plans", were designed by the IRS to provide a tax relief to employees on every day unreimbursed medical and dependent day care expenses. FSAs allow employees to contribute pre-tax dollars to these accounts; these contributions are not subject to FICA, federal or state payroll taxes.

403B & 457B Tax Deferred Savings Accounts

A 403(b) plan is a tax sheltered retirement savings plan. Eligible employees can contribute pre-tax dollars to their plan, which are invested in either an annuity contract or custodial account (mutual fund). Contributions will be allowed to grow tax free until the funds in question are withdrawn (usually at retirement, although it may be possible to access your funds prior to retirement in certain circumstances). The OMNI Group strongly recommends that you seek the input of a financial professional to select the proper investments to meet your retirement planning goals.

Absence Entitlements

12 month employees are provided with the following absence entitlements annually*:

- ✓ 15 Sick Days
- ✓ 20 vacation days, accrued at 2 days/month
- ✓ 4 Personal Days
- ✓ 7 Family Sick Days (From Personal Sick Days)
- ✓ 5 Bereavement Immediate Family Days

* Days may be pro-rated for the first year based on date of hire

NYS Teachers Retirement System

Full time employees are required and part-time employees are eligible to participate in the New York State & Local Retirement System (NYSTRS). Tier 3 and 4 employees contribute 3% of salary for the first ten years of service in the system; district pays portion above 3% for first ten years and then pays entire contribution after ten years. Tier 5 employees contribute 3.5% of salary for the duration of their active service. Tier 6 employees contribute between 3.0% and 6.0% based on salary thresholds for the duration of their active service.

Holidays & School Recesses

Following are the holidays for the 2025-26 school year:

Independence Day	Christmas Day
Labor Day	December 26
1 st Day – Rosh Hashanah	New Year's Eve
Yom Kippur	New Year's Day
Columbus Day	MLK Birthday
Veterans' Day	President's Day
Thanksgiving Day	Good Friday
Thanksgiving Friday	Memorial Day
Christmas Eve	Juneteenth

Mileage/Meal/Expense Allowance

For expenses for trips within 50 miles of the District.

Group Life Insurance

Active members will be enrolled in a group life insurance policy in the amount of \$100,000.

For More Information

See the Human Resources Website at www.hffmcsd.org