

Effective January 1, 2026

Blue Cross Blue Shield Insurance

Rates Subject to Change January 1, 2027

More plan details available through [InsideBPS](#)

Monthly Premiums:

Coverage Type	Health	Dental	Vision
Single	\$53	\$0	\$0
Employee + Children (SPD)	\$94	n/a	n/a
Family	\$760.98	\$51.50	\$10

Coverage Start Dates:

- Start 1st–15th → coverage starts 1st of next month
- Start 16th–31st → coverage starts 1st of following month
- Open enrollment for 2027 begins November 2026

Retirement

Administrators are either members of the North Dakota Teachers Fund for Retirement or the North Dakota Public Employees Retirement System.

Retirement Incentive: 1.5% of teacher base salary for staff employed in administrative positions with 10+ years of service who submit notice by December 15.

Certified Retirement Plan	Employee Contribution	District Contribution
TFFR	11.75%	12.75%
Non-Certified Retirement Plan NDPERS - Hire Date	Employee Contribution	District Contribution
Jan 1, 2025+	4% (+ optional 3% within the first 30 days of employment)	5.26% (+ match up to 3% -total employer contribution up to 8.26%)
Jan 1, 2020 – Dec 31, 2024	7%	9.26%
Before Jan 1, 2020	7%	8.12% + 1.14% health credit (Total 9.26%)

More info: [TSA Consulting Group \(403b options\)](#)

Flexible Benefits Program

Employees can convert unreimbursed medical and dependent care expenses from after-tax to before-tax basis.

Plan Year: January 1 – December 31

- Medical Max: \$3,300
- Dependent Care Max: \$5,000
- Minimum: \$250 | Carryover: \$50–\$660
- Open enrollment for 2027 begins November 2026

Long-Term Disability Insurance

District pays the entire premium.

AFLAC Voluntary Insurance

Available via payroll deduction (group rates) during open enrollment or with qualifying event. Options include:

- Disability Insurance
- Critical Illness Insurance
- Accident Insurance
- Hospital Insurance

VEBA (post-employment)

Resigning/retiring employees may transfer leave payouts to a VEBA account (WEX), tax-free, for qualified medical, dental, and vision expenses.

Life Insurance

\$100,000 Basic Life & AD&D Policy:

- District pays first \$50,000 premium
- Employee pays remaining \$50,000 premium

Employee Assistance Program (Health Advocate)

- Confidential counseling for personal/work-life issues
- Six (6) no-cost sessions for employees and families
- More info: [Health Advocate](#)

Sick Leave

Contract Length	Days per Year	Accumulation
9 & 9.5 months	12	Unlimited
10 months	12	Unlimited
11 months	13	Unlimited
12 months	14	Unlimited

Vacation Leave – 12-Month Employees

Years of Service	Days per Month / Year
1st Year	21 days/year
2–10 Years	1.75 days/month
11–25 Years	2.00 days/month
25+ Years	2.25 days/month

Unused leave carried forward up to 30 days. Leave may be carried over until July 31.

Vacation Leave – 11-Month Employees

Years of Service	Days per Month / Year
1st Year	19 days/year
2–10 Years	1.75 days/month
11–25 Years	2.00 days/month
25+ Years	2.25 days/month

Unused leave carried forward up to 30 days.

Holidays – 12- and 11-Month Employees

12-month: 10 paid holidays

11-month: 9 paid holidays

- New Year's Day
- Martin Luther King Day
- Presidents' Day
- Good Friday
- Memorial Day
- July 4 (12-month only)
- Labor Day
- Veterans' Day
- Thanksgiving Day
- Christmas Day

Personal Leave/Holidays – 10-month Employees

Employees receive 8 days personal leave, 5 holidays:

- Labor Day
- Thanksgiving Day
- Martin Luther King Day
- Good Friday
- Memorial Day

Unused leave may carry over year-to-year, up to 15 days max.

Personal Leave/Holidays – 9.5-month Employees

Employees receive 7 days personal leave, 5 holidays:

- Labor Day
- Thanksgiving Day
- Martin Luther King Day
- Good Friday
- Memorial Day

Unused leave may carry over year-to-year, up to 15 days max.

Personal Leave/Holidays – 9-month Employees

Employees receive 6 days personal leave, 5 holidays:

- Labor Day
- Thanksgiving Day
- Martin Luther King Day
- Good Friday
- Memorial Day

Unused leave may carry over year-to-year, up to 15 days max.

[Administrative Negotiated Agreement & Manual](#)

Benefit Information: HR – (701) 323-4072

Paycheck Information: Accounting – (701) 323-4064