



Capital School District

Board of Education Policy

Section: Human Resources
Title: Benefits Available to District Personnel
Policy #: 500-17
Date Approved: 11/14/12
Date Revised: 08/15/12

Purpose:

This policy clarifies the laws of the State of Delaware as it relates to pension and other benefits available to District personnel.

STATE OF DELAWARE LAW – PENSION PLAN

You are a member of the State Pension Plan if you are employed by the State in a pension creditable position. Casual/seasonal positions are not pension creditable. You will be fully vested in the pension plan after 10 consecutive years of employment with the State of Delaware. Pension will be deducted at the rate of 5% of your gross earnings only after you have earned \$6000.00 per calendar year (January thru December). The State will contribute to your pension after you have reached vestment.

Copies of the state pension plan will be available at the District Benefits Office for all employees to review on request, as well as online at www.delawarepensions.com. Questions regarding the provisions of the pension plan may be answered by the District Benefits Office.

GROUP LIFE INSURANCE PLAN

All eligible employees will receive information regarding the State of Delaware life insurance provider in their packets sent to their home address. The information contained in this packet will be needed in order to enroll in the life insurance program.

GROUP BLOOD BANK

Blood Bank of Delaware/Eastern Shore

The annual membership dues are free to full and part-time permanent employees as a State of Delaware employee benefit.

By joining the Blood Bank, you and your family are protected from the cost of blood replacement fees after blood transfusions. The current cost of blood is \$30.00 per pint. Your membership requirements are that once about every 18 – 24 months you will be notified that it is your turn to donate blood. The Blood Bank offers several ways to meet your obligation. You can donate one pint of blood yourself to fulfill your obligation, you may have someone donate in your name, or you can make a monetary donation of \$30.00.

If you are currently a member of the Blood Bank you can transfer your membership to the State of Delaware.

WORKMEN'S COMPENSATION

All employees are insured against injuries which arise out of, and in the course of, their employment. Basically, coverage includes payment of all medical expenses and the loss of earnings. Policies are changing per State of Delaware Law.

LONG TERM DISABILITY INSURANCE

The State of Delaware provides at no cost to employees long term disability insurance. This policy is for employees who are unable to perform their job functions due to a medical condition. Below is a summary of the plan benefits:

- Elimination period of 60 days
- Must have medical certifications
- Benefit allotment of 60% of gross income not exceed \$4,000.00 per month
- Health/dental benefits are not provided by the State or District
- Must be in your occupation for a minimum of 2 years
- No pre-existing conditions apply

EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees and their dependents are eligible to participate in this program. This program is designed to help employees and their dependents with family and/or personal problems. We understand the negative impact these issues may have on your well-being and work performance. Getting timely and professional help can result in a happier, healthier and more productive individual.

Information shared through the EAP is confidential. No information will be disclosed to any third party without your written consent, except in cases of threat to yourself or others- or as otherwise required by law, court order or when your supervisor refers you.

There is no cost to eligible employees and their dependents for the initial assessment or short-term counseling services. If further treatment is needed EAP will make every effort to coordinate your continued treatment with a provider in the State of Delaware health plan.

FLEXIBLE SPENDING ACCOUNT (FSA)

This is an employer-sponsored plan that allows you to have dollars deducted from your pay and placed into an account that is protected from taxes. This account can be used for reimbursement of medical co-pays, doctors' fees, dental expenses, glasses and some over the counter medications. Dependent care allows you offset day care expenses incurred.

TUITION REIMBURSEMENT

- State of Delaware Form – for approval of course. Please request this form from Human Resources
- Tuition Reimbursement Form – request these forms from Human Resources. Complete forms and return. Please remember you must send your grade and a copy of your cancelled check or receipt showing tuition paid.

**** Deadline for this information is January and June of each year. ****

DEFERRED COMPENSATION PROGRAM

This plan is administered in cooperation with the State of Delaware. Capital School District Benefits Office does not have the capability to enroll employees in this program. The State of Delaware Employees' Deferred Compensation Plan and Match Plan provide state employees with a means of building wealth for their futures in a flexible, easy to use and, best of all, tax-deferred environment.

TAX SHELTER ANNUITY (403B)

This plan is administered directly between the employee and an approved State of Delaware financial institution.

CREDIT UNION DEDUCTIONS

Employees may establish accounts with credit unions and have a fixed amount deducted from each pay to be sent to the credit union for deposit to their account(s) or for payment of a loan at the credit union. Credit union deduction forms will be available at the District Payroll Office.