2026 Benefits Summary

Group: OAEA Early Childhood and OAC

Health Insurance

	Costs	Coverage Begins	Details
Medical/Rx	OAISD and employees share the cost of coverage. Blue Cross Blue Shield Plans: • $250/$500 Plan • $500/$1000 Plan • $1000/$2000 Plan Priority Health Plan: • High deductible health plan (HDHP) $3,000/$6,000 • Includes the OAISD contribution to HSA View premium costs on the Staff Portal.	Date of hire	OAISD contributes premium up to the PA 152 cap. The employee is responsible for the remaining cost. If the HDHP is selected, OAISD will contribute to the employee's HSA: • Single: $1,715.40 • 2 Person: $2,599.44 • Family: $4,225.68 HSA accounts are through HealthEquity and OAISD contributions are prorated on start date.
Dental	OAISD funded (free to full-time employees)	Date of hire	The dental plan is provided through ADN and includes orthodontic services. View the plan summary on the Staff Portal.
Vision	OAISD funded (free to full-time employees)	Date of hire	The vision plan is provided through NVA. View the plan summary on the Staff Portal.

Cash-in-lieu

	Costs	Coverage Begins	Details
Cash-in-lieu of health insurance benefits	Paid to the employee	Date of hire	For employees who opt out of insurance benefits: • Medical/Rx: $167/month • Dental: $23/month • Vision: $3/month Prorated based on FTE.

Flexible Spending Accounts (FSA)

	Costs	Coverage Begins	Details
Medical	Fully funded by the employee	Date of hire	Benefit that allows employees to set aside income pre-tax to pay for qualified medical expenses. Employees on a HDHP contributing to an HSA do not qualify.
Limited Scope Medical FSA	Fully funded by the employee	Date of hire	For employees on a HDHP contributing to an HSA. Allows for pre-tax income to pay for qualified dental and vision expenses.
Dependent Care FSA	Fully funded by the employee	Date of hire	Benefit that allows employees to set aside income pre-tax to pay for eligible dependent care expenses.

Disability

	Costs	Coverage Begins	Details
Short-term Disability	OAISD funded (no cost to the employee)	Day 31 through day 90 of an approved disability leave	100% income replacement for employees who cannot work due to the employee's disability. Employees may use their accrued time off during the elimination period.
Long-term Disability	OAISD funded (no cost to the employee)	Day 91 of an approved disability leave	70% income replacement for employees who qualify under the LTD policy.

Life Insurance

	Costs	Coverage Begins	Details
Basic Group Life Insurance and ADD	OAISD funded (free to employees)	Date of hire	$50,000 policy Accidental Death and Dismemberment Insurance
Voluntary Life Insurance	Fully funded by the employee	Date of hire	Employees may purchase additional life insurance. Premiums are deducted through payroll. Coverage is subject to underwriting approval. Coverage options: • Employee: Up to $500,000 • Spouse: Up to $500,000 • Child(ren) <19 years old: Up to $10,000

Paid Time Off

	Costs	Coverage Begins	Details
Vacation	N/A	N/A	None paid
Sick Days	OAISD funded	Date of hire	12 days front loaded the first year, then 10 days front loaded each year thereafter. Unused sick may be rolled over, up to a maximum accumulation of 30 days. Prorated on FTE and start date.
Holidays	N/A	N/A	None paid
Personal Days	OAISD funded	Date of hire	3 days front loaded at the beginning of each fiscal year. Up to 1 day may rollover. Prorated on FTE and start date.
PTO Day	OAISD funded	Date of hire	1 PTO day front loaded at the beginning of the year for OAC and Early On with a 195 day schedule. Does not rollover.

Other Benefits

	Costs	Coverage Begins	Details
Tuition Reimbursement	OAISD funded	Date of hire	Per OAEA collective bargaining agreement.
Mileage Reimbursement	OAISD funded	Date of hire	Paid per mile driven in course of employment as covered by the mileage reimbursement procedure.

Retirement

	Costs	Coverage Begins	Details
Office of Retirement Services	OAISD and employee contributions	Date of hire	Retirement plans are based on public school system history and start date. Please contact the ORS and/or VOYA with questions regarding retirement. For new hires with no previous public school employment history, visit pickmiplan.org.
Voluntary 403(b)	Fully funded by the employee	Date of hire	Voluntary 403(b) retirement plans are available for additional retirement savings.

*This is only a summary of OAISD's benefits program. Part-time employees may have prorated costs. Please contact Human Resources or visit the Staff Portal for more details. OAISD reserves the right to change or modify these benefits at any time. Consult the applicable policy, Summary Plan Description (SPD), or Benefits Manual/Collective Bargaining Agreement for each benefit program and your rights and obligations under each plan. Should there be an error or omission in this summary, the applicable policy/contract will always govern.