



**2025-2026 SCHOOL YEAR
SUPPORT STAFF BENEFIT STATEMENT | 40 HOURS**

All belong, learn, and grow: When you decide to be 'ALL IN' at Avon Schools, you're joining a team that is committed to helping all 11,000 students belong, learn, and grow.

Benefit Eligibility Date:

Eligible the first full month after hire. For example: if you are hired on 7/30, your coverage begins 8/1. *Please check with your AF representative for when AFA coverage begins.*

Benefit Enrollment:

It is mandatory you complete the benefit enrollment process within thirty (30) days of your hire date to waive or enroll in coverage. *NOTE: If enrollment is not completed during the 30 day window, your benefits will be waived and your next chance for enrollment will in the fall for benefit year 2026, unless you experience a qualifying life event before then. There are no exceptions to this rule, so please do not delay.*

Health and Wellness Benefits:

- Medical – Anthem
 - Free Wellness Center through Hendricks Regional Health
 - Free access to tele-medicine and tele-counseling through First Stop Health
 - Orthopedic Centers of Excellence
 - Free access to Hendricks Therapy for 6 visits
 - Failure to pay insurance premiums within the 30-day grace period will terminate coverage.
- Dental – Delta Dental
- ACSC contributes between 65% - 82% of premium costs, depending on which plan is selected.

Supplemental Insurance Options: (100% employee paid premiums through payroll deductions)

- Vision – VSP
- American Fidelity Products: *AFA coverage is effective the first of the month following hire date, but the effective date must be a future date.*
 - Accident Insurance
 - Cancer Insurance
 - Critical Illness Insurance
 - Disability Income Insurance
 - Hospital Indemnity Insurance
 - Life Insurance
 - Flexible Spending Accounts and Dependent Care Account
 - Health Savings Accounts (Employer Contribution if opt into High-Deductible Health Plan)

Pay Schedule + Benefit Premium Deduction Schedule:

A pay schedule for each support staff position is approved by the Board of School Trustees. Employees are paid biweekly, **every two weeks**, on Fridays. Benefit premiums are not deducted from every paycheck.

- Please refer to the premium deduction schedule provided in your benefit orientation folder.



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Employee Assistant Program (EAP):

ACSC provides at no cost to all employees an employee assistance program. This is a free resource which provides confidential solutions to life's challenges.

Retirement Benefits:

- **PERF:** Public Employee Retirement Fund (PERF) through the Indiana Public Retirement System (INPRS) is for all school employees working above 17 hours/week. For employees working 40 hours/week, the school funds the full required contribution into this account. You will have the option to choose between two different retirement plans: **Hybrid or MyChoice**. Visit <https://www.in.gov/inprs/my-fund/public-employees/> for more information.
- **403(b) Plan:** All employees are eligible to participate in a tax-deductible and tax-free 403(b)-retirement plan through the convenience of payroll deductions. Employees may contribute a set deduction up to the IRS limitation each year.

Paid Time Off Benefits:

Employees must be employed in a permanent position for **over 60 days** to be eligible.

Refer to Support Staff Handbook for specific details:

- **Sick Days:** Each **school year** employee will receive five (5) days each year; each **year-round** employee will receive seven (7) days each year. Sick days are prorated for the first year.
- **Personal Days:** Each employee will receive three (3) days each year. Personal days are prorated for the first year of employment.
- **Vacation:** Only available to employees required to work 12 months of the year. Any **salaried paid, year-round** employee will receive fifteen (15) vacation days. Any **hourly paid, year-round** employee will receive ten (10) vacation days each year. After the first two (2) years one additional day for each year worked to a maximum of twenty (20) if certain attendance standards are achieved. Vacation days are prorated for the first year of employment.
- **Holidays:** Only positions working 206 days, or more, are eligible for some paid Holidays. See handbook for specifics.
- **Bereavement Leave:** Employees shall be entitled to be absent on account of death of a relative for 2-5 days depending on the relationship to the employee.

Workers' Compensation:

ACSC employees are covered by Indiana Workers' Compensation Insurance. Worker's Compensation may provide you with medical, rehabilitation and income benefits if you are injured on the job. These benefits are provided to help you return to work.



2026 HEALTH INSURANCE PREMIUMS

HSA Contributions

Employees electing Plans 2 or 3 are HSA-eligible. In addition to lower paycheck deductions, these employees also receive annual HSA contributions from ACSC, half in February and August:

- \$1,500 - Employee Only
- \$2,500 - Employee + Spouse/Child(ren)

YEAR-ROUND – 26-PAY EMPLOYEES (24 Benefit Premium Deductions)

Program	Coverage	Total Annual Premium	ACSC Pays		Employee Pays	24 - Per Pay Amounts	Increase '26 vs '25
PLAN 1 HRH PPO PLAN \$500/\$1,000	Employee Only	\$10,990.29	\$9,012.04	82%	\$1,978.25	\$82.43	\$0.82
	Employee + Spouse	\$25,257.60	\$16,417.44	65%	\$8,840.16	\$368.34	\$3.65
	Employee + Child(ren)	\$21,645.35	\$14,069.48	65%	\$7,575.87	\$315.66	\$3.12
	Family	\$27,559.43	\$17,913.63	65%	\$9,645.80	\$401.91	\$3.98
PLAN 2 CDHP (HSA Eligible) \$3,500/\$6,000	Employee Only	\$9,804.11	\$8,039.37	82%	\$1,764.74	\$73.53	\$0.73
	Employee + Spouse	\$22,512.66	\$14,633.23	65%	\$7,879.43	\$328.31	\$3.25
	Employee + Child(ren)	\$19,294.07	\$12,541.15	65%	\$6,752.92	\$281.37	\$2.78
	Family	\$24,568.33	\$15,969.42	65%	\$8,598.91	\$358.29	\$3.55
PLAN 3 CDHP (HSA Eligible) \$6,000/\$12,000	Employee Only	\$8,344.14	\$6,842.19	82%	\$1,501.95	\$62.58	\$0.62
	Employee + Spouse	\$19,145.48	\$12,444.56	65%	\$6,700.92	\$279.20	\$2.76
	Employee + Child(ren)	\$16,400.66	\$10,660.43	65%	\$5,740.23	\$239.18	\$2.37
	Family	\$20,881.18	\$13,572.77	65%	\$7,308.41	\$304.52	\$3.02
DENTAL	Employee Only	\$441.87	\$362.34	82%	\$79.53	\$3.31	\$0.35
	Family	\$1,312.62	\$853.20	65%	\$459.42	\$19.14	\$2.05
VISION	Employee Only	\$76.61	--	--	\$76.61	\$3.19	\$0.34
	Family	\$211.55	--	--	\$211.55	\$8.81	\$0.94

SCHOOL YEAR – 22-PAY EMPLOYEES (16 Benefit Premium Deductions)

Program	Coverage	Total Annual Premium	ACSC Pays		Employee Pays	16 - Per Pay Amounts	Increase '26 vs '25
PLAN 1 HRH PPO PLAN \$500/\$1,000	Employee Only	\$10,990.29	\$9,012.04	82%	\$1,978.25	\$123.64	\$1.22
	Employee + Spouse	\$25,257.60	\$16,417.44	65%	\$8,840.16	\$552.51	\$5.47
	Employee + Child(ren)	\$21,645.35	\$14,069.48	65%	\$7,575.87	\$473.49	\$4.69
	Family	\$27,559.43	\$17,913.63	65%	\$9,645.80	\$602.86	\$5.97
PLAN 2 CDHP (HSA Eligible) \$3,500/\$6,000	Employee Only	\$9,804.11	\$8,039.37	82%	\$1,764.74	\$110.30	\$1.10
	Employee + Spouse	\$22,512.66	\$14,633.23	65%	\$7,879.43	\$492.46	\$4.87
	Employee + Child(ren)	\$19,294.07	\$12,541.15	65%	\$6,752.92	\$422.06	\$4.18
	Family	\$24,568.33	\$15,969.42	65%	\$8,598.91	\$537.43	\$5.32
PLAN 3 CDHP (HSA Eligible) \$6,000/\$12,000	Employee Only	\$8,344.14	\$6,842.19	82%	\$1,501.95	\$93.87	\$0.93
	Employee + Spouse	\$19,145.48	\$12,444.56	65%	\$6,700.92	\$418.81	\$4.15
	Employee + Child(ren)	\$16,400.66	\$10,660.43	65%	\$5,740.23	\$358.76	\$3.55
	Family	\$20,881.18	\$13,572.77	65%	\$7,308.41	\$456.78	\$4.53
DENTAL	Employee Only	\$441.87	\$362.34	82%	\$79.53	\$4.97	\$0.53
	Family	\$1,312.62	\$853.20	65%	\$459.42	\$28.71	\$3.07
VISION	Employee Only	\$76.61	--	--	\$76.61	\$4.79	\$0.51
	Family	\$211.55	--	--	\$211.55	\$13.22	\$1.41

Participants will have access to the same high-quality coverage with the same network of doctors and hospitals and the same access to the HRH Wellness Center and preventative care benefits.

