

2025-2026 SCHOOL YEAR STATEMENT OF BENEFITS PACKAGE - CERTIFIED TEACHERS

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.

Contract: 185 days

Contract Day: 7 hours and 15 minutes

Pay Schedule: 26 pays per year. Benefits are deducted from 24 of those payments each year.

Benefit Eligibility Date:

Eligible the first full month after hire. For example: if you are hired on 7/26, 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 following year, 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 Blue Access
 - 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.

Medical Deductions Per Pay				
	Employee	Employee & Spouse	Employee & Child(ren)	Family
Preferred PPO \$500/\$1000	\$82.43	\$368.34	\$315.66	\$401.91
High-Deductible \$3500 HSA	\$73.53	\$328.31	\$281.37	\$358.29
High-Deductible \$6000 HSA	\$62.58	\$279.20	\$239.18	\$304.52

- Long Term Disability Insurance – 66% of base salary provided to teachers at \$1.00 per year with 3/12 pre-existing

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

- Vision - VSP
- American Fidelity Products
 - Accident Insurance
 - Cancer Insurance

- Critical Illness Insurance/Hospital Indemnity Insurance
- Disability Income Insurance
- Life Insurance
- Flexible Spending Accounts and Dependent Care Account
- Health Savings Accounts (Employer Contribution if opt into High-Deductible Health Plan)

Employee Assistance 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.

Financial Retirement Benefits:

- TRF*: Teachers Retirement Fund (TRF) through the Indiana Retirement System (INPRS) is for all teachers in the state of Indiana. The Corporation contribution is 6% of the teacher's base pay into the Defined Pension Plan. The Corporation also contributes the employees' 3% share.
- 401(a) Plan: The school corporation contributes 4% of the employee's base pay into a 401(a). Teachers are 100% vested after 5 years of service.
- 403(b) Plan: All employees are eligible to participate in a 403(b)-retirement plan through the convenience of payroll deduction. Employees may contribute a set deduction up to the IRS limitation each year.

**As a new teacher, you have 60 days from your date of hire to choose between two retirement options – the traditional PERF Hybrid plan (defined benefit plus a defined contribution account) or the My Choice Retirement Savings Plan. Go to <https://www.in.gov/inprs/my-fund/teachers/> for more information regarding the plans*

Paid Time Off Benefits:

- Sick Leave: Employees receive nine (9) sick days each contract year. When employment is less than a year, sick days are prorated. It is ACSC's practice to require a doctor's note for three (3) or more consecutive days. Unused sick days can accumulate year after year up to a maximum number of 190 days.
- Personal Days: Employees receive four (4) personal days each year. Unused personal days roll over to sick days.
- Holidays: Labor Day, Day before Thanksgiving, Thanksgiving, Day after Thanksgiving, Martin Luther King, Jr., Memorial Day
- Bereavement Leave: Teachers are entitled to be absent on account of death of a relative for 2-5 days depending on the relationship to the employee.

Leave of Absence:

ACSC follows both Federal and School Board guidelines when approving an employee for a family or medical leave of absence. All employees absent for (4) or more consecutive days are required to contact the Benefits Department to determine eligibility: 317.544.6048 or email acsbenefits@avon-schools.org

Workers' Compensation:

ACSC employees are covered by Indiana Workers' Compensation Insurance. ACSC requires that employees report any workplace injury, no matter how small, to the supervisor immediately and complete an Accident Report. If medical attention is needed, employees are required to be seen at a Hendricks Regional Health Occupational Health Services location. Contact the Benefits Department for more information.