

BISMARCK PUBLIC SCHOOLS

Teacher Benefit Plan

Effective July 1, 2026

Health, Dental & Vision Insurance

Part-time staff (50% or more) will receive health, dental and vision benefits, sick leave, and personal leave commensurate to the % of their contract.

More information on all plans is available through [InsideBPS](#)

Rates subject to change January 1, 2027

Monthly Premiums:

Coverage Type	Health	Dental	Vision
Single	\$53	\$19	\$0
Employee + Children	\$94	n/a	n/a
Family	\$839	\$66	\$10.50

Coverage Start Dates:

- Employment begins 1st–15th → coverage starts 1st of next month
- Employment begins 16th–31st → coverage starts 1st of the following month
- **Teachers starting in fall 2026 → coverage begins October 1, 2026**
- Open enrollment for 2027 begins November 2026

AFLAC Voluntary Insurance

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

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

Retirement

North Dakota Teacher's Fund for Retirement (TFFR):

- Teacher Contribution: 11.75%
- District Match: 12.75%
- More info: [TSA Consulting – 403\(b\) options](#)

Retirement Incentive: 1.5% of base salary for licensed instructors with 10+ years of service who submit notice by December 15.

Life Insurance

\$50,000 term life policy – district paid

Additional coverage available at employee's cost

VEBA (post-employment)

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

Flexible Benefits Program (FSA)

Plan Year: January 1 – December 31

- Medical Spending Max: \$3,400
- Dependent Care Max: \$7,500
- Minimum: \$250
- Carryover: \$50–\$680 to 2027 plan year
- Open enrollment for 2027 begins November 2026

Long-Term Disability

District pays entire premium

Employee Assistance Program (EAP)

Confidential counseling for personal/work-life issues

- Six (6) no-cost sessions for employees and families
- More info: [Health Advocate](#)

Leave Benefits

Personal Leave:

- 3 days per year with a maximum accumulation of 5 days.
- 4 days per year for teachers who have completed 10-14 years of BPS teaching experience with a maximum accumulation of 5 days.
- 5 days per year for teachers who have completed 15 or more years of BPS teaching experience with a maximum accumulation of 5 days.
- Part-time staff (50% or more) receive personal leave days pro-rated to the percentage of their contracts.
- Teachers with more than 5 days of personal leave on June 30 will be compensated a rate of \$120 per day for each day exceeding 5 days.

Sick Leave:

Contract Length	Days per Year	Max Accumulation
9–10 months	12	190
11 months	13	190
12 months	14	190

Part-time staff (50% or more) receive sick leave days prorated to the percentage of their contracts.

Paid Holidays (3 Days)

- Thanksgiving Day
- Martin Luther King Jr. Day
- Good Friday

[Teacher Manual & Negotiated Agreement](#)

Benefits Info: HR – (701) 323-4072

Paycheck Info: Accounting – (701) 323-4064