

## 2026 Benefits Summary

### Group: Professional (Non-Union)

#### Health Insurance

|            | Costs                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Coverage Begins | Details                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical/Rx | <p>OAISD and employees share the cost of coverage.</p> <p>Blue Cross Blue Shield Plans:</p> <ul style="list-style-type: none"> <li>• \$250/\$500 Plan</li> <li>• \$500/\$1000 Plan</li> <li>• \$1000/\$2000 Plan</li> </ul> <p>Priority Health Plan:</p> <ul style="list-style-type: none"> <li>• High deductible health plan (HDHP) \$3,000/\$6,000</li> <li>• Includes the OAISD contribution to HSA</li> </ul> <p>View premium costs on the Staff Portal.</p> | Date of hire    | <p>OAISD contributes premium up to the PA 152 cap. The employee is responsible for the remaining cost.</p> <p>If the HDHP is selected, OAISD will contribute to the employee's HSA:</p> <ul style="list-style-type: none"> <li>• Single: \$1,715.40</li> <li>• 2 Person: \$2,599.44</li> <li>• Family: \$4,225.68</li> </ul> <p>HSA accounts are through HealthEquity and OAISD contributions are prorated on start date.</p> |
| Dental     | OAISD funded (free to full-time employees)                                                                                                                                                                                                                                                                                                                                                                                                                       | Date of hire    | <p>The dental plan is provided through ADN and includes orthodontic services.</p> <p>View the plan summary on the Staff Portal.</p>                                                                                                                                                                                                                                                                                           |
| Vision     | OAISD funded (free to full-time employees)                                                                                                                                                                                                                                                                                                                                                                                                                       | Date of hire    | <p>The vision plan is provided through NVA.</p> <p>View the plan summary on the Staff Portal.</p>                                                                                                                                                                                                                                                                                                                             |

#### Cash-in-lieu

|                                           | Costs                | Coverage Begins | Details                                                                                                                                                                                                                      |
|-------------------------------------------|----------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash-in-lieu of health insurance benefits | Paid to the employee | Date of hire    | <p>For employees who opt out of insurance benefits:</p> <ul style="list-style-type: none"> <li>• Medical/Rx: \$167/month</li> <li>• Dental: \$23/month</li> <li>• Vision: \$3/month</li> </ul> <p>Prorated based on FTE.</p> |

### 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.<br><br>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<br><br>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.<br><br>Coverage options: <ul style="list-style-type: none"> <li>• Employee: Up to \$500,000</li> <li>• Spouse: Up to \$500,000</li> <li>• Child(ren) &lt;19 years old: Up to \$10,000</li> </ul> |

### Paid Time Off

|                         | Costs        | Coverage Begins | Details                                                                                                                                                                             |
|-------------------------|--------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Vacation                | N/A          | N/A             | None paid                                                                                                                                                                           |
| Sick                    | OAISD funded | Date of hire    | 12 days the first year, then 10 days front loaded each year.<br><br>Unused sick may be rolled over, up to a maximum accumulation of 30 days.<br><br>Prorated on FTE and start date. |
| Holidays                | N/A          | Date of hire    | None, unless noted below.<br><br>Sheldon Pines Teacher Assistants: Thanksgiving Day and Friday after Thanksgiving                                                                   |
| Personal Day            | OAISD funded | Date of hire    | 3 days front loaded at the beginning of each fiscal year. Up to 1 day may rollover.                                                                                                 |
| Snow Days/Delayed Start | OAISD Funded | Date of hire    | Paid                                                                                                                                                                                |

### Other Benefits

|                       | Costs        | Coverage Begins | Details                                                                                         |
|-----------------------|--------------|-----------------|-------------------------------------------------------------------------------------------------|
| Tuition Reimbursement | OAISD funded | Date of hire    | Up to \$5,250 per calendar year in tuition reimbursement to support employee career growth.     |
| Cell Phone Stipend    | OAISD funded | Date of hire    | Monthly cell phone stipend may be provided.                                                     |
| 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.<br><br>For new hires with no previous public school employment history, visit <a href="http://pickmiplan.org">pickmiplan.org</a> . |
| 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.