ST. GEORGE'S SCHOOL

BENEFITS OVERVIEW



Healthcare & Retirement Benefits

Health Plans & Health Savings Accounts (HSA)

Benefit eligible employees can choose between two Blue Cross & Blue Shield of Rhode Island (Blue Solutions) plans. Deductibles and Co-Insurance Maximums apply to Self-Referred Out-of-Network services. A $1,500 buy-out option is available for those who have insurance coverage outside of St. George's School.

Employee Contributions (per pay period) and Plan Details

Plan Option	Individual Premium	Employee +1 Premium	Family Premium	Deductible	Maximum Out-of-pocket
$2,000/$4,000 Deductible Plan	$81.07	$185.27	$229.64	$2,000 member / $4,000 family	$4,000 member / $8,000 family (in addition to deductible)
$3,000/$6,000 Deductible Plan	$59.02	$133.15	$164.80	$3,000 member / $6,000 family	$6,000 member / $12,000 family (in addition to deductible)

Employer HSA Contributions:
$1,000 for Individual | $2,000 for 2-party | $2,000 for Family

Note: HSA is effective the 1st of the month following enrollment. Accounts are owned by the employee, earn interest, provide tax savings, and are not subject to "use it or lose it" rules. Premium payments are handled on a pre-tax basis via the Section 125 Plan.

Vision Plan

Full-time employees are eligible for the Blue Cross Vision Plan. Enrollment is effective on the date of hire, and premium payments are handled on a pre-tax basis via the Section 125 Plan.

Individual: $1.32 per payroll | **Employee +1:** $2.63 per payroll | **Family:** $4.08 per payroll

First Stop Health

At no cost to employees enrolled in the medical plan, with First Stop Heath you have access to quality healthcare from the comfort of your home at no cost to employees. Virtual care includes Virtual Urgent Care, Virtual Primary Care and Virtual Mental Health.

Dental Plans

Both groups choose between the Delta Dental of RI Low Option (PPO) Plan or the High Option (PPO) Plan. Enrollment is effective on the date of hire.

Plan & Tier	Employee Contribution (Per Payroll)
Low Option - Individual	$15.61
Low Option - Family	$46.94
High Option - Individual	$18.16
High Option - Family	$54.60

403(b) Retirement Plan

The school matches contributions up to 10% of eligible income on a bi-weekly basis for eligible full-time employees who regularly work 20 hours or more and have attained age 21. Employees can contribute a portion of their earnings up to the IRS limit.

Employee Contribution	Employer Match	Total Contribution
1%	2%	3%
2%	4%	6%
3%	6%	9%
4%	8%	12%
5%	10%	15%

Life Insurance

Employees receive a $50,000 Group Life Insurance policy. Supplemental coverage for the employee, spouse, and children is optional at the employee's expense. Enrollment is effective on the 1st day of the month following 30 days of employment.

Disability Insurance (Short & Long-Term)

- **Rhode Island Temporary Disability Insurance (RITDI):** Eligible employee can receive up to 60% of their pay on a weekly basis. These payments are paid directly by the state.
- **Short-Term Disability Timeline:** Benefits are payable on the 1st day due to an accident and the 8th day due to illness for up to 26 weeks while disabled.
- **Long-Term Disability:** Protection at 60% of monthly pay up to a $10,000/month maximum for total or partial disabilities continuing beyond 180 days. Enrollment is effective on the 1st day of the month following 30 days of employment.

Differences in Short-Term Disability Wrap-Around Provided by the School:

- **Faculty Policy:** The School supplements benefits from RITDI and Short-term Disability insurance to equal your regular bi-weekly pay. Enrollment is effective on the 1st day of the month following 30 days of employment.
- **Staff Policy:** The School supplements benefits from RITDI and Short-term Disability insurance to equal your regular bi-weekly pay. Enrollment is effective on the 1st day of the month following 30 days of employment.

Paid Time Off & Leave

Teaching Faculty Leave & Vacation Policy:

- Teaching faculty have their vacation breaks during Thanksgiving, Winter, Spring, or Summer vacations after their academic obligations are complete.
- One weekend break per semester is permitted.

Admin Faculty Leave & Vacation Policy:

- Update text here.

Staff Holidays, Sick Leave, & Earned Vacation:

- **Paid Holidays:** Up to 12 paid holidays per year, including New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Victory (VJ) Day, Labor Day, Columbus Day, Veterans Day (may be taken the Friday after Thanksgiving), Thanksgiving Day, and Christmas Day.
- **Sick Days:** Six paid sick days per fiscal year (accumulating at 1/2 day for each month worked).
- **Personal Days:** One personal day per fiscal year. An extra personal day is earned whenever the employee completes a fiscal year without using any sick leave.
- **Vacation Schedule:** One week during the first year of employment. After completing one year, staff members receive two weeks of paid vacation per year. This increases to three weeks at the start of 11 years of service, and four weeks at the start of 16 years of service. There is no carryover or cash in lieu of vacation.
- **March Break:** Full-time staff members are eligible for one week of pay equal to their normally scheduled hours. Spring Break hours must be used within 60 days of when break begins and approved by the supervisor.
- **Holiday Break:** Full-time staff members are eligible for paid time off during the Winter Break shut down. The schedule for this break is reviewed annually and posted on the All Employee Calendar. Staff members who are required to work during the break will receive paid time off to be used at a later time.

Full-time Employees		Part-time Employees (20-29 hours per week)	
Years of Service		Years of Service	
0-1	5 days	**0-1**	0 hours
1-10	10 days	**1-10**	one week of scheduled hours
11-15	15 days	**11+**	one and a half weeks of scheduled hours
16+	20 days		

Lifestyle Benefits

Reimbursements, Institutional Programs, and Facilities

Both Faculty and Staff enjoy a wide range of identical perks, recreational allowances, and milestone rewards:

- **Use of Facilities:** Hill Library, the Athletics Complex, and King Hall Facilities are made available for meals, recreation, and enrichment.
- **Tuition Remission:** Available for dependents of eligible full-time employees who have completed two full years of full-time service at St. George's School, provided they successfully qualify for admission and attend as day students.
- **Hornor Grant:** Full-time faculty and staff who have completed five years of service are eligible to receive a $10,000 travel grant
- **Summer Sabbaticals:** Each year, the School will award up to four 4-week summer sabbaticals in the form of a taxable $15,000 grant to employees who have completed seven years of service.
- **Healthy Dragon Wellness Fund:** The Healthy Dragon Wellness Fund is a unified benefit designed to support the physical, mental, and emotional well-being of our full-time employees. Employees can receive up to $400, per fiscal year to support initiatives and experiences that make SG employees healthy and happy.
- **Professional Development:** Full-time faculty and staff are eligible to pursue opportunities to support and enhance their personal career growth.
- **Employee Assistance Program (EAP):** Outside confidential counseling services for employees and immediate household family members covering parenting & childcare, eldercare, relationships, work & career, and financial matters.
- **Newport Chamber of Commerce Member-to-Member Discounts:** Employees are eligible to take advantage of discounts offered by area merchants who are Chamber members. A list of participants is available on their website. www.newportchamber.com

Disclaimer: This overview is a general summary of the school's benefit programs and is provided for informational purposes only.