

DELTA COUNTY SCHOOL DISTRICT 50J
FRINGE BENEFIT SUMMARY
January 1, 2010

This is a summary of current fringe benefits that are available to the staff of Delta County School District 50J. Some of these benefits are automatic or mandatory, and some are optional. In every instance, an employee must complete registration and application material to be officially enrolled and properly certified as well as to indicate a desire to be a participant. Salary deduction may be used to accommodate monthly payments.

1. PUBLIC EMPLOYEE RETIREMENT ASSOCIATION (Compulsory)

The District contributes 13.85% to this retirement fund, staff contribution is 8% of salary per month.

2. MEDICARE INSURANCE (Compulsory)

The District contributes 1.45%, as does the employee.

3. LIFE/HEALTH/DENTAL INSURANCE

District 50J is covered by HRH of Colorado/Willis. (Single premium = \$26.00; Family premium = \$250.00)

A. LIFE - \$15,000 -- Double indemnity in case of accidental death.

B. HEALTH -

FIRST - you pay out-of-pocket:	\$1,250 per person or \$3,750 per family (unit of three) per calendar year to meet the deductible. After deductible is met, most services are reimbursed at 80%. The maximum out-of-pocket expense is \$2,500 per person or \$5,000 per family.
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THEN - as medical expenses increase:

The plan pays 100% of the individual's covered medical expenses in excess of \$2,500 per person in each calendar year.

MAXIMUM BENEFIT --- \$1,000,000.

C. DENTAL

Basic - \$75 lifetime deductible per person, benefits payable at 80% of eligible charges.

Major - No added deductibles, benefits payable at 50% of eligible charges.

Benefit payable for Basic and Major combined is \$1,200 per calendar year per individual.

Orthodontics - \$50 deductible per child (under 19 years of age), 50% reimbursement of the approved charges in the treatment plan. Maximum lifetime orthodontic benefit - \$1,500.

D. VISION

Vision plan is available. Employee pays the full premium. Call District Office for details.

4. DISABILITY PROGRAM - Standard Life Insurance (Long Term Protection Insurance)

Benefits begin after 90 consecutive days of total disability. The monthly income amount shall be equal to a maximum of 60% of basic monthly earnings, not to exceed \$2,500 a month.

5. LEAVE PROGRAM

A. LEAVE - (which may be used for illness, bereavement or for personal reasons) is provided at the start of the contract at the rate of one (1) day for each month of work (e.g., teachers receive 9 days). Sick leave is accumulated without limit. Accumulated leave may not be used for personal leave. Emergencies which may require personal leave beyond current year allotment may be appealed to the Office of the Superintendent.

B. SICK LEAVE BANK (Optional) - Each full-time employee gives one sick leave day to the bank upon employment. If the employee has used up all of his/her accumulated leave, the employee then is eligible to borrow up to sixty (60) working days for personal illness.

6. PROFESSIONAL STAFF DEVELOPMENT - Scholarships and reimbursement for some graduate work is available.

7. RETIREMENT BENEFITS - It is the policy of this district to provide a Voluntary Retirement Program that is cost effective and available to all full-time certified personnel who have at least twenty (20) years of Colorado PERA Service Credit and are immediately eligible for retirement benefits pursuant to Colorado PERA rules and regulations.

The retiree will have worked full-time in the district at least 20 years, of which the last 15 years must be consecutive service. Full-time employment shall be defined as employment for at least four hours per day.

An employee planning to take advantage of this program must sign and submit necessary forms for retirement under this program by March 1 of the school year in which retiring.

8. SPECIAL - For special insurance needs, please inquire at the District Office.

ALL FRINGE BENEFITS ARE SUBJECT TO ANNUAL REVISION BY THE BOARD OF EDUCATION.