

Delta County School District 50J

Joint with Delta, Gunnison, Montrose and Mesa Counties

FRINGE BENEFIT SUMMARY

This is a summary of current fringe benefits that are available to the staff of 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 19.15% to this retirement fund - staff contribution is 8% of salary per month. As of January, 2017 the district contribution will increase to 19.65%.

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. (Employee only premium is \$94/month; Employee & Spouse \$355/month; Employee & Children \$297/month and Family premium is \$503/month)

LIFE --\$20,000 -- Double indemnity in case of accidental death. Benefit reduces to \$12,000 at age 65; to \$7,000 at age 70 and to \$4,000 age 80.

HEALTH -

FIRST - you pay an out-of-pocket \$2,500 per person per calendar year. Three (3) covered family members to meet the deductible.

AND

THEN - After the deductible: The Plan pays 80% until an individual has paid \$6,600 or a family has paid \$13,200.

- As medical expenses increase, The plan pays 100% of the individual's expenses after the \$6,600 per person or \$13,200 per family has been reached in a calendar year. The maximum out-of-pocket cost will be \$6,600 per person or \$13,200 per family.

Prescription deductible is \$250/year.

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.

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 60% of basic monthly earnings, not to exceed \$2,500 a month.

5. LEAVE PROGRAM

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.

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 working days for personal illness.

6. PROFESSIONAL STAFF DEVELOPMENT

Scholarships and reimbursement for some graduate work is available.

7. For special insurance needs, please inquire at the District Office.

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