

## SUMMARY OF EMPLOYEE BENEFITS

**Medical Insurance** – You must be contracted for at least 80 hours per month to be eligible for medical insurance if you are a classified employee; you must be contracted for at least 70% of a teacher yearly contract if you are a certified employee.

Medical coverage is provided through the Kentucky Employees' Health Plan. Different individuals have different health care needs. KEHP offers four different plan choices:

- LivingWell CDHP
- LivingWell PPO
- Standard PPO
- Standard CDHP

All four plans offer an opportunity to save money by using a network of preferred providers. None of the four plans require referrals.

The Kentucky Employees' Health Plan offers two flexible spending accounts:

- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account

A Healthcare Flexible Spending Account is an account for you to pay for healthcare services such as prescription co-payments, deductibles, and doctor's office co-payments with pre-tax money. You may contribute up to \$2,500 a calendar year into your account thru payroll deductions.

If you carry over Healthcare FSA funds at the end of the year they will not count against the maximum contribution limits. If you have remaining Healthcare FSA funds at the end of the year, you do not have to elect Healthcare FSA the next calendar year for your funds to carryover. Wageworks will automatically create a new election for you.

A Dependent Care Flexible Spending Account allows you to pay for child and elder daycare expenses, preschool, summer day camp, and before/after school programs. The maximum that you can contribute per year is based on your tax-filing status:

- Married, filing a joint return - \$5,000
- Head-of household - \$5,000
- Married, filing separate - \$2,500

With this plan, you use the money in the current plan year, or lose it.

If, as an eligible, active employee, you choose to waive your health insurance coverage, \$175 per month, up to \$2,100 per year, will be contributed to a Health Reimbursement Account. An HRA is a federally qualified expense account where KEHP sets aside funds to reimburse you for qualified medical expenses. These funds roll over if unused.

You can also choose a Wavier Dental/Vision ONLY HRA account. This is an expense account where the employer sets aside funds to reimburse you for qualified dental and vision expenses ONLY. \$2,100 is set aside yearly and these funds roll over if unused.

**Dental Insurance** - You must be contracted for at least 80 hours per month to be eligible for dental insurance if you are a classified employee; you must be contracted for at least 70% of a teacher yearly contract if you are a certified employee.

Dental coverage is provided through Dental Care Plus. This insurance coverage is optional and the premium is based upon the plan chosen by the employee. The premium is paid thru payroll deduction.

**Vision Insurance** - You must be contracted for at least 80 hours per month to be eligible for vision insurance if you are a classified employee; you must be contracted for at least 70% of a teacher yearly contract if you are a certified employee.

Vision coverage is provided through Vision Care Plus. This insurance coverage is optional and the premium is based upon the plan chosen by the employee. The premium is paid thru payroll deduction.

**Life Insurance** - The Commonwealth of Kentucky offers a Basic Group Life and AD & D Insurance policy to all eligible employees. The amount is \$20,000 with no premium cost incurred by the employees.

The Board of Education offers each employee a Basic Group Life and AD & D Insurance policy to all eligible employees. The amount is \$15,000 with no premium cost incurred by the employees. You must work a minimum of 35 hours per week to qualify for this insurance.

Enrollment forms for both policies are included in the new hire packet.

**Optional Life Insurance Coverage** – Additional life insurance benefits are available for employees to purchase if they choose; as well as:

- Additional AD & D insurance for the employee;
- Optional life insurance for a spouse;
- Optional life insurance for a child/children

These optional plans are all paid by the employee and costs are generally based on age and amount of coverage.

**403(b) Tax-sheltered Annuity or 457 (b) Deferred Compensation Plans** – Employees have the option to participate in a tax-sheltered annuity/deferred compensation plan which can be deducted from their paycheck. The employee may contact one of the approved providers to set up this plan. A list of approved providers is included in the new hire packet.

**Retirement** – Certified employees are required to contribute to the Kentucky Teachers Retirement System. Once employed in a position covered by KRS 161 your membership entitles you to valuable benefits. For detailed information please visit the website at: [http://ktrs.ky.gov/03\\_employer/03\\_active\\_member.htm](http://ktrs.ky.gov/03_employer/03_active_member.htm)

Classified employees are required to contribute to the Kentucky Retirement System. Prior to retirement, an account is maintained for individual employee contributions. The balance in the account cannot be garnished or used for collateral on a loan. Members actively contributing to KRS cannot withdraw funds except upon termination of employment. For more information please visit the website at: <http://kyret.ky.gov>

**Paid Leave** – Full-time personnel shall be entitled to ten (10) days of sick leave with pay per year. Personnel employed for more than 205 days shall be entitled to eleven (11) sick leave days per year. For personnel who begin employment with a local school district on or after July 1, 2008, unused sick leave days to be recognized in calculating reimbursement under [KRS 161.155](#) shall not exceed 300 days.

If you resign and change employment to another Kentucky Public School District, unused sick leave days may be transferred to the new employer.

If you retire through KTRS or KRS, a percentage of your unused sick leave days will be paid out as severance pay.

**Sick Leave Donation Program** – Under procedures developed by the Superintendent, classified and certified employees who have accrued more than fifteen (15) days of sick leave may request to transfer sick leave days to another employee who is authorized to receive the donation. The number of days donated shall not reduce the employee's sick leave balance to less than fifteen (15) days.

**Personal Leave** – Full-time personnel shall be entitled to two (2) days of personal leave with pay each school year. All personal leave days not used during the current school year shall be transferred and credited to the employee's accumulated sick leave account.

**Emergency Leave** – Full-time personnel shall be entitled to three (3) days of emergency leave with pay each school year. Emergency leave shall be granted for:

- Bereavement
- Disasters
- Court/legal appearances
- Others, as approved by the Superintendent

Emergency days not taken during the school year will not accumulate.

#### **Holidays –**

Employees working less than 250 days are entitled to 4 paid holidays per year; Labor Day, Thanksgiving, Martin Luther King Day, President's Day

Employees who work at least 250 days per year shall be given the following holidays:

Independence Day, Labor Day, Presidential Election, Thanksgiving Day, Day after Thanksgiving, Christmas Day, New Year's Day, Martin Luther King Day, President's Day, Memorial Day

**Workers' Compensation** – Employees claiming workers' compensation income benefits who have sick leave days available may choose to use sick leave in order to maintain full salary for days they are unable to work. However, in no event shall employees be entitled to payment in excess of one hundred percent (100%) of full contracted salary. Should an employee elect to take paid sick leave for an illness arising from a work related injury for which workers' compensation income benefits are received, the employee shall assign any worker's compensation pay benefits to the Board for whatever time period the employee received paid sick leave. (Employees shall be responsible for determining any personal tax consequences resulting from their choice to use sick leave pay.)

Employees who qualify for worker's compensation benefits following an assault and injury, while performing assigned duties, should refer to policy 03.123.

The employee, during any period of time s/he is required to be off work due to a job related injury, may choose to not use accumulated sick days. Under such circumstances, the employee would receive only Worker's Compensation benefits, assuming eligibility.

The employee shall provide proper notification of his/her decision to the business office as to the decision to use or not use accumulated sick days. Upon request, the employee shall be advised at such time as to the possible effect the decision may have on health insurance premiums or other benefits, to the best knowledge of the business office employee.

When a holiday for which an injured employee is entitled to be paid falls during the time when the employee is unable to work, the employee shall be paid for such holiday and shall not be charged for an accumulated sick day, if the employee provides the information required by administrative procedures.

Employees who qualify for Workers' Compensation may be offered the opportunity to participate in an Early Return to Work Program. Transition employment need not be in the same job classification or location, but must comply with the treating physician's restrictions and amendments until the participating employee achieves maximum medical recovery.

**Cancellation of Student Loans** - Information concerning cancellation of student loans is available on the Kentucky Higher Education Assistance Authority website. Newport Schools are eligible schools within the cancellation program. Kentucky teachers may be able to get some or all of their student loans forgiven, according to the KHEAA.

Federal Perkins Loan

All of the amount borrowed may be forgiven for 5 years of teaching service in certain low-income schools, special education, and fields with a shortage of teachers.

Federal Stafford Loans

Borrowers who had no outstanding federal student loans as of 10/1/98 are eligible. To qualify, you must teach at least 5 consecutive complete school years in a designated low-income school. At least one of those years must be after the 97/98 school year.

Other eligibility conditions may apply. Contact KHEAA at 800-928-8926. For eligible schools and shortage areas visit the U.S. Department of Education website:  
[studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp](http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp)