

**MSD of North Posey County**  
**Certified Employee Benefits Overview**  
**2023-2024**

IN-TRF	➤ 3% of base salary is paid by District. An additional 6.0% is paid for all new employees hired after 1996.
RETIREMENT	➤ 1% <u>matching</u> contribution to Valic 401a Account.
HEALTH INSURANCE	<ul style="list-style-type: none"><li>➤ Provider – Consociate</li><li>➤ Two (2) health insurance plans are available.</li><li>➤ District pays \$12,250.00 for a family plan and \$5,720.00 for a single plan.</li><li>➤ Eligible to enroll after 30 days of employment. Effective the first day of the following month. Example: Hired Aug. 7 = Eligible Oct. 1</li><li>➤ Open enrollment for changes will occur in November each year. (Changes effective January)</li><li>➤ 24 Deductions (December -November)</li></ul>
HEALTH SAVINGS ACCOUNT	<ul style="list-style-type: none"><li>➤ Provider – Liberty Federal Credit Union</li><li>➤ If employee elects an MSD of North Posey high deductible health insurance plan, employee is eligible to receive any applicable HSA contributions approved in the Master Teacher Contract.</li></ul>
AMERICAN FIDELITY	➤ Employee paid – Available during open enrollment in November. Effective February through January (24 deductions).
DENTAL INSURANCE	<ul style="list-style-type: none"><li>➤ Employee paid – (See Handout for Rates) Eligible to enroll after 30 days of employment. Effective the first day of the following month. Example: Hired Aug. 7 = Eligible Oct. 1</li><li>➤ Open enrollment occurs in November each year. (Changes effective January)</li><li>➤ 24 Deductions (December -November)</li></ul>
LIFE INSURANCE	<ul style="list-style-type: none"><li>➤ \$50,000 term life plan</li><li>➤ \$50,000 accidental death plan</li><li>➤ Corporation paid.</li><li>➤ Effective after 30 days of continuous employment.</li></ul>
LONG-TERM DISABILITY INSURANCE	<ul style="list-style-type: none"><li>➤ Corporation paid.</li><li>➤ Effective first working day.</li></ul>
LIABILITY INSURANCE	➤ District pays for \$2,000,000 personal liability insurance.

**MSD of North Posey County**  
**Certified Employee Benefits Overview**  
2023-2024

**APPROVED DAYS OF ABSENCE**

- Leave Days – 16/year; 13/year may accumulate to 192 days
- Bereavement Leave – 2 to 5 days per loss of family member; based on how they are related (see master contract for details).
- Professional Leave – Number of days based on purpose, type of conference, etc. requested. *Requires advance Board approval*

**TRI STATE COMMUNITY CLINIC  
(WELLNESS CLINIC)**

- Available to All Employees at no cost to the employee. Eligibility begins 1st day of the month after hire date.  
Ex. Hired Aug. 7 = Eligible Sept. 1
- Services include physicals, allergy treatment, skin cancer screenings, mole & skin tag removals, lab testing, health management, treatment of upper respiratory conditions such as colds, coughs, sinus infections, and flu.
- Also available to spouses and dependents covered on MSD of North Posey County's health insurance. (Eligibility would begin with health insurance eligibility)