

MSD of North Posey County

Non-Certified Employee Benefits Overview

(Instructional Assistants, Library Assistant, Preschool Instructors)
2023-2024

HEALTH INSURANCE

- Provider – Consociate Health
- Two (2) health insurance plans are available (handouts available).
- District pays up to \$12,250.00 towards a family plan and up to \$5,720.00 towards a single plan.
- Eligible to enroll after 30 days of employment. Effective the first day of the following month.
Example: Hired Aug. 7 = Eligible Oct. 1
- Open enrollment for changes will occur in November each year.
(Changes effective January)
- 24 Deductions (December -November)

HEALTH SAVINGS ACCOUNT

- Provider – Liberty Federal Credit Union
- 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.

AMERICAN FIDELITY

- Employee paid – Available during open enrollment in November.
Effective February through January (24 deductions).

DENTAL INSURANCE

- Employee paid – Current Rates = See handout
- Eligible to enroll after 30 days of employment. Effective the first day of the following month.
- Example: Hired Aug. 7 = Eligible Oct. 1
- Open enrollment for changes will occur in November each year.
(Changes effective January)
- 24 Deductions (December -November)

LIFE INSURANCE

- \$50,000 term life plan
- \$50,000 accidental death plan
- Effective after 30 days of continuous employment.
- Corporation Paid

LONG-TERM DISABILITY INSURANCE

- Corporation paid.
- Effective first working day.

APPROVED DAYS OF ABSENCE

- Leave Days – 12/year; 9/year may accumulate to 192 days
- Bereavement Leave – 2 or 5 days per loss of family member; based on how they are related (see Personnel Welfare sheet for further details).
- Professional Leave – Number of days based on purpose, type of conference, etc. requested. *Requires advance Board approval*

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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)