

MSD of North Posey County

Cafeteria Employee Benefits Overview

2023-2024

HEALTH INSURANCE

(Must work a minimum of 4 hrs per day to be eligible)

- Provider – Consociate Health
- Two (2) health insurance plans are available (handouts available).
- District pays \$9,550.00 for a family plan and \$4,250 for 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.

DENTAL INSURANCE

- 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
- Open enrollment occurs in November each year.
(Changes effective January)
- 24 Deductions (December -November)

AMERICAN FIDELITY

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

LONG-TERM DISABILITY INSURANCE

(Must work a minimum of 4 hrs per day to be eligible)

- 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).

TRI STATE COMMUNITY CLINIC (WELLNESS CLINIC)

(Must work a minimum of 4 hrs per day to be eligible)

- 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)