

MSD of North Posey County

Certified Employee Benefits Overview

- 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% matching contribution to Valic 401a Account.
- HEALTH INSURANCE
- Provider – Consociate
 - Two (2) health insurance plans are available.
 - District pays \$12,250.00 for a family plan and \$5,720.00 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.
- AMERICAN FIDELITY
- Employee paid – Available during open enrollment in November. Effective February through January (24 deductions).
- 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)
- LIFE INSURANCE
- \$50,000 term life plan
 - \$50,000 accidental death plan
 - Corporation paid.
 - Effective after 30 days of continuous employment.
- LONG-TERM DISABILITY INSURANCE
- Corporation paid.
 - Effective first working day.
- LIABILITY INSURANCE
- District pays for \$2,000,000 personal liability insurance.

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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)