

# MSD of North Posey County

## OT/PT Employee Benefits Overview

- PERF – Full Time Positions Only
- 3% of base salary is paid by District+ 11.2% current contribution rate.
- 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 Handouts
  - 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.
- LIABILITY INSURANCE
- District pays for \$2,000,000 personal liability insurance.
- 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*

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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)