



Benefit Type	What You Receive	Who is Eligible	Who is Responsible
Medical Insurance	Ability to join choice of available group plans with possible HSA or VEBA *	Full-time employees or those scheduled to work 30 hours per week, available the first day of the month following beginning of employment.	Shared expense with the district. Contribution is defined by each master agreement.
Dental Insurance	Ability to join choice of available group plans	Full-time employees, available the first day of the month following beginning of employment	Premium is the responsibility of the employee.
Vision Insurance	Ability to join choice of available group plans	Full-time employees, available the first day of the month following beginning of employment	Premium is the responsibility of the employee.
Life Insurance	Basic Life Insurance * Supplemental and dependent life insurance coverage is available *	Full-time employees	The district pays the premium for the basic life insurance. Supplemental and/or dependent can be purchased by the employee.
Long-term Disability	60% of covered salary	Full-time employees after 60 consecutive days of being unable to work due to disability	The premium is paid by the district
AFLAC	Ability to purchase additional supplemental insurance plans	Full-time employees	Premium is the responsibility of the employee
Workers' Compensation	Coverage for work-related injuries in accordance with the law	All employees	The coverage is paid by the district
Flexible Spending Account (FSA)	Program allowing for pre-tax money to be set aside for medical and/or dependent care expenses.	All full-time employees	The employee decides the amount of the monthly pre-tax payment.
Deferred Compensation	Employer match into a 403(b) account *	Full-time employees	Employee contribution. Matching funds provided by the district is defined by each master agreement.
Retirement	Contributions into a PERA or TRA account as provided by law	TRA - automatic, PERA - \$3800/year or approximately \$425/month	The district and employee both contribute to the retirement account.
Leaves of Absences	Time off for things like illness, emergency, personal reasons and parental leave. *	Employees are eligible based on language specific to each master agreement.	Leave is provided by the district.
Employee Assistance Program	Access to professional guidance in all areas of personal and work life by phone, online and face-to-face.	All district employees and their dependents	The service is provided by the district.

\* Please see the appropriate master agreement for specific information regarding contributions, percentages and accruals.

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