



## BRENTWOOD SCHOOL DISTRICT SUMMARY OF BENEFITS-2018/2019

All **certificated staff** who work 30 hours per week or more on a regular basis are entitled to the following benefits:

The Board will pay the cost of your individual health insurance at the \$1000 deductible corridor level, dental and vision insurance but there is an additional charge for covering your family. To cover your dependents under the \$500 or \$1500 deductible corridor plans, you must elect the same plan for yourself. The Board has also established a \$500 deductible reimbursement plan. See the plan summary for details. This insurance coverage will be effective the first of the month following your date of hire.

### Monthly Charges

#### **HEALTH INSURANCE**

	\$500 Deductible Corridor	\$1000 Deductible Corridor	\$1500 Deductible Corridor w/Rebate	HSA \$3000 Deductible	KIDZ Plan	KIDZ Plan w/ Rebate from \$1500 Plan
District's Expense for Employees	<b>\$709.00</b>	<b>\$709.00</b>	<b>\$681.00</b>	<b>\$540.00</b>		
District's Expense for Dependents	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$28.00</b>			<b>\$ 28.00</b>
District's Contribution to EE HSA				<b>\$169.00</b>		
Employee's Expense for Self	<b>\$ 32.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>			
Spouse w/o KIDZ Plan	<b>\$789.00</b>	<b>\$761.00</b>	<b>\$712.00</b>	<b>\$610.00</b>		
Spouse with KIDZ Plan			<b>\$740.00</b>			
One Child					<b>\$200.00</b>	<b>\$172.00</b>
Children	<b>\$676.00</b>	<b>\$647.00</b>	<b>\$601.00</b>	<b>\$521.00</b>	<b>\$400.00</b>	<b>\$372.00</b>
Spouse/Children	<b>\$1127.00</b>	<b>\$1101.00</b>	<b>\$1046.00</b>	<b>\$897.00</b>		

The School District will pay a maximum of \$709.00 per month for Health insurance. The rebate is equal to the difference between the employee rate for the \$1000 Deductible Corridor and the employee rate for the \$1500 Deductible Corridor.

#### **HSA Medical Plan**

HSA is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in a Health Savings Account (HSA) to pay for deductibles, copayments, coinsurance, and some other expenses, you can lower your overall health care costs. The Board contribution to the employee's Health Saving's Account (HSA) is equal to the difference between the employee rate for the \$1000 Deductible Corridor and the employee rate for the Medical HSA \$3000 Deductible option.

#### **DENTAL INSURANCE**

District Expense for Employee	<b>\$36.16</b>
Spouse	<b>\$60.48</b>
Children	<b>\$72.36</b>
Spouse/Children	<b>\$84.66</b>



## **VISION INSURANCE**

District Expense for Employee      **\$ 7.83**  
Spouse/Children                              **\$18.79**

## **LIFE INSURANCE**

District Expense for Employee      **\$ 3.30**  
\$50,000 in life insurance coverage plus Accidental Death and Dismemberment coverage is provided at no cost. Information on additional coverage is available upon request.

**LIFE INSURANCE**      \$50,000 in life insurance coverage plus Accidental Death and Dismemberment coverage is provided at no cost. Information on additional coverage is available upon request.

**LONG TERM DISABILITY** provided at no charge.

**EMPLOYEE ASSISTANCE PROGRAM** provided at no charge.  
Two different programs are available providing limited counseling service.

## **SICK LEAVE**

Eight (8) days maximum per school year. Unused sick leave will be cumulative to 200 days.

## **PERSONAL LEAVE**

Four (4) days per school year.

## **BEREAVEMENT LEAVE**

Two (2) days per school year.

## **RETIREMENT PLAN**

All certificated staff employed seventeen hours or more per week are required by law to contribute to the Public School Retirement System of Missouri (PSRS). Effective 7/1/11, the amount to be withheld from certificated employees working in a position exempt from Social Security is 14.5% of the sum of all gross salary plus the cost of insurance premiums paid by the school district. The amount to be withheld from certificated employees working in a position subject to Social Security will be 9.67% of the sum of all gross salary plus the cost of insurance premiums paid by the school district. The employee contribution is tax sheltered.

## **TUITION REIMBURSEMENT**

See the District Policies for details.

## **403(b) and 457(b) TAX-QUALIFIED RETIREMENT INVESTMENT PLAN**

All employees are eligible to participate in the Cooperating School Districts of Greater St. Louis Multiple Employer 403(b) and 457(b) Plan. See the Plan Summary for details.

## **FLEXIBLE BENEFITS PLAN (Section 125 Plan)**

All employees who work at least thirty hours per week on a regular basis are eligible to set aside a portion of their paycheck before paying income taxes to pay for health care and dependent daycare expenses. See the Summary Plan Description for details.

**BOARD POLICIES** can be found on the Brentwood School District website at [www.brentwoodmoschools.org](http://www.brentwoodmoschools.org) under Our District/District Policies.