



BRENTWOOD SCHOOL DISTRICT SUMMARY OF BENEFITS-2018/2019

All **support 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 and \$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 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	\$709.00	\$709.00	\$681.00	\$540.00		
District's Expense for Dependents	\$ 0.00	\$ 0.00	\$28.00			\$ 28.00
District's Contribution to EE HSA				\$169.00		
Employee's Expense for Self	\$ 32.00	\$ 0.00	\$ 0.00			
Spouse w/o KIDZ Plan	\$789.00	\$761.00	\$712.00	\$610.00		
Spouse with KIDZ Plan			\$740.00			
One Child					\$200.00	\$172.00
Children	\$676.00	\$647.00	\$601.00	\$521.00	\$400.00	\$372.00
Spouse/Children	\$1127.00	\$1101.00	\$1046.00	\$897.00		

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	\$36.16
Spouse	\$60.48
Children	\$72.36
Spouse/Children	\$84.66

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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.

LONG TERM DISABILITY provided at no charge.

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

VACATION

Twelve-month employees earn one (1) day for each full month of employment up to a maximum of ten (10) days per year to be taken after the close of the school year. See the District Policies for additional information.

SICK LEAVE

Ten (10) days maximum per school year credited at the rate of one (1) day per month.

PERSONAL LEAVE

Four (4) days per school year.

BEREAVEMENT LEAVE

Two (2) days per school year.

NON-TEACHER RETIREMENT PLAN

All non-certificated support staff employed twenty hours or more per week are required by law to contribute to the Public Education Employee Retirement System of Missouri (PEERS) plus Social Security and Medicare. The PEERS amount to be withheld effective 7/1/11 will be 6.86% of the sum of all gross salary plus the cost of insurance premiums paid by the school district. The employee contribution is tax sheltered.

CERTIFICATED RETIREMENT PLAN

All certificated teachers working in a non-teaching position must contribute 2/3 of the Public School Retirement System (PSRS) employee contribution rate plus Social Security and Medicare. The PSRS amount to be withheld effective 7/1/11 will be 9.67% plus 6.2% for Social Security and 1.45% for Medicare.

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) Plans. See the Plan Summary for details.

FLEXIBLE BENEFITS PLAN (Section 125 Plan)

All employees who are scheduled to 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 under Our District/District Policies. Employees who do not have Brentwood network access should contact their supervisor for assistance in viewing the policies.