

# MSD of North Posey County

## *Non-Certified PERF Employee Benefits Overview*

(Custodians, Maintenance Asst, Nurses, Building Secretaries, Transportation Secretary, ECA Treasurer, Technology Specialists)

- PERF – Assigned 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.
- APPROVED DAYS OF ABSENCE
- Leave Days – 12/year; 9/year may accumulate to 192 days
  - Bereavement Leave – 2 or 5 days per loss of family member; based on how they are related (see Personnel Welfare sheet for further details).
  - Professional Leave – Number of days based on purpose, type of conference, etc. requested. *Requires advance Board approval*
  - Vacation Days = 10/year (Only for Employees with contract days of 240 or more)
  - Vacation Days (Employee with 10 or More Years of Service) = 15/year (Only for Employees with contract days of 240 or more)

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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)