

#### PUBLIC SCHOOLS

# Benefits Summary – Teacher Updated: October 18, 2017

#### Health Insurance

- Insurance Enrollment Time Frame
  - You have 30 days from your hire or report date to enroll in any insurance benefit
  - If you are not enrolled within the 30 days, you must wait until the next open enrollment period. (Open Enrollment occurs in early October with a January 1<sup>st</sup> effective date for health, dental, and vision plans and in April with a June 1<sup>st</sup> effective date for other plans.)
- Health
  - Employee coverage partially or fully paid by the State and/or District
  - Employees who are scheduled for 20 or more hours per week and who decline insurance will receive a benefit allowance payment
- Dental
  - Employee coverage partially paid by the District
- Vision

# Life and Insurance

- Coverage of one and one-half times salary with a minimum of \$20,000.
  - District paid for employees scheduled to work 20 hours or more per week
- Optional coverage available
- Tulsa Teachers and Immediate Assistance Club (TTEIAC)
  - A voluntary assistance program which provides an immediate payment of \$2.00 per member to the family in the event of the death of a TTEIAC member. (Example: If there are 1,500 members, the benefit would be \$3,000.)
  - An initial \$4.00 is payable at the time of enrollment
  - o An employee's spouse and eligible children are able to join

# Long Term Disability

- District Paid
  - $\circ$  Full time only
  - $\circ$  Coverage = 60% of salary
    - Maximum Monthly Benefit: \$2,500
    - Elimination Period: 90 days
    - Integrated with other insurance plans

# Short Term Disability

• Optional coverage available

#### **Employee Assistance Program (EAP)**

• District paid family counseling services available

### Flexible Spending Account (FSA)

• Employees can set aside pre-tax dollars to use for unreimbursed medical expenses and dependent day care expenses. Enrollment is in November with a start date of January 1.

# Paid Time Off

- Sick Days
  - Days are given at the beginning of the contract
    - A day consists of the number of hours the employee is normally scheduled for
    - 9 month employees accrue 10 days per year
    - 12 month employees accrue 12 days per year
  - May be used for personal illness or to care for an immediate family member
  - o Unused days are carried over to the following year
  - o A maximum of 60 days can be transferred from another Oklahoma school district

### • Sub Deduct Days

- o 20 days per year when sick leave is exhausted
- May only be used for personal illness
- An amount of \$70 per day shall be deducted from the teacher's salary of the for each day used teacher

### • Personal Business Days

- $\circ$  5 days per year
  - The first 3 personal days used shall be at no cost to the teacher
  - The last 2 days shall be charged to the teacher at a rate of \$50 per day
- Unused days roll into sick days for the following school year

#### • Bereavement

o 5 days for the death of immediate family member

#### • Religious Observance

• These days must be approved in advance by his/her supervisor or a designee of the Superintendent.

#### • Holidays

- 12 month employees
  - Independence Day
- Labor Day
- Thanksgiving and the day after Thanksgiving
- Winter Break

- Martin Luther King Day
- The last day of Spring Break

President's Day Memorial Day

# • Legal Proceedings

• Employees paid for jury duty or for court appearances and legal proceedings directly affecting his/her employment, the school, the school system, as well as involuntary court appearances required by subpoena except in cases in which the employee is a party to the action.

# • Emergency Leave

• Employees will have up to five days, at no loss of pay, for the purpose of handling emergencies

#### **Retirement**

- Teachers are required to join the Oklahoma Teachers' Retirement System
  - Contributions are 7% of salary
- 457(b) Deferred Compensation Plan Tax Deferred Annuity
- 403 (b) Deferred Compensation Plans

# <u>Payroll</u>

- Pay Days
  - Pay day is the 20<sup>th</sup> of each month
- Pay Amount
  - The amount earned is 1/12<sup>th</sup> of the annual contract amount. If teacher is hired after the report date for the position, the salary will be prorated and divided by the remaining pay periods.

### **Community**

- United Way
  - TPS supports the local United Way and highly encourages you to complete the enrollment card and return it to the Payroll Department.

### **Frequently Asked Questions**

- How long do I have to enroll in benefits?
  - You have 30 days from your hire or report date to enroll for any insurance benefit.
- When can I enroll in benefits if I did not enroll during my first 30 days?
  - You must wait until the next Open Enrollment Period.
- When is Open Enrollment?
  - Your medical, dental, vision and life programs are in early October with a January 1<sup>st</sup> effective date. However, other programs may be in April with a June 1<sup>st</sup> effective date.
- Where do I go for help?
  - o Benefits e-Mail <u>benefits@tulsaschools.org</u>
- Are there special events that may occur during the year that allows me to enroll or change benefits?
  - You can enroll or change benefits if you have a "Qualifying Event" as defined by law. Some examples of qualifying events are:
    - Marriage
    - Divorce
    - Birth or adoption of a child
    - Obtaining or losing other group insurance
- How soon must I enroll or change my insurance after the "Qualifying Event"?
  - You have 30 days following the qualifying event to make the change.