ADEL DESOTO MINBURN COMMUNITY SCHOOL DISTRICT
CERTIFIED STAFF BENEFIT PACKAGE
2019-20

Insurance Administered by Mercer

Benefits effective date is the 1st of the month following start date

A. Health Insurance-Wellmark BC & BS of Iowa
   1. Eligibility
      Minimum 30 hours per week pro-rated to 40 hours per week
   2. Coverage
      Choice between 3 plans: Alliance Select-Copay 750 Plan, Alliance Select-Copay 1250 Plan, or
      Blue Advantage HMO Plan
   3. Benefit
      $528.84 per month applied to plan of choice for single, two person, or family coverage. This
      amount is pro-rated for employees that work at least 30 hours per week but less than 40
      hours per week. Employee’s payroll deduction will be on a pre-tax basis.

B. Voluntary Dental Insurance-Delta Dental
   1. Eligibility
      Minimum 20 hours per week
   2. Coverage
      Employee, Employee + 1, or Family plan
      Choice of Catastrophic, Preventative, or Comprehensive plans
      Includes a vision discount program with Eye Med
   3. Cost
      Employee pays 100% of the premium. Employee’s payroll deduction will be on a pre-tax
      basis.

C. Voluntary Vision Insurance – Avesis
   1. Eligibility
      Minimum 20 hours per week
   2. Coverage
      Employee, Employee +spouse, Employee + child(ren), or Family plan
   3. Cost
      Employee pays 100% of the premium. Employee’s payroll deduction will be on a pre-tax
      basis.

D. Flexible Spending Accounts – BASE benefits
   Use your pre-tax dollars for healthcare expenses and/or dependent care expenses
   1. Eligibility
      Minimum 30 hours a week

E. Life Insurance - The Hartford
   1. Eligibility
      Minimum 20 hours per week
   2. Coverage
      $40,000 term
   3. Benefit
      $7.60 per month
F. **Long Term Disability Insurance – The Hartford**
   1. **Eligibility**
      Minimum 20 hours per week
   2. **Coverage**
      60% of salary up to a maximum of $2,500 per month, less Social Security and IPERS disability benefits, after a qualification period of 120 consecutive calendar days
   3. **Benefit**
      District pays premium

G. **Additional Services – The Hartford**
   1. **Eligibility**
      Minimum 20 hours per week
   2. **Services**
      a. Beneficiary Assist Counseling Services
      b. Estate Guidance Will Services
      c. Funeral Planning
      d. Travel Assistance Services with ID Theft Protection and Assistance

H. **Iowa Public Employees Retirement System (IPERS)**
   1. **Eligibility**
      All regular fulltime or parttime employees
   2. **Coverage**
      Various retirement options as explained at www.IPERS.org
   3. **Benefit**
      District pays 9.44% of salary, employee pays 6.29% of salary. Employee’s payroll deduction will be on a pre-tax basis.

I. **Voluntary 403b & 457 Retirement Savings Plans**
   1. Defer monies in a pre-tax and/or after tax Roth investment plan.

J. **Social Security/Medicare**
   1. **Eligibility**
      All employees
   2. **Coverage**
      Retirement income
   3. **Benefit**
      District pays 6.2% FICA and 1.45% Medicare, employee pays match.

K. **Liability Insurance**
   District pays premium for $1 million coverage with $5 million umbrella.

L. **Workers Compensation Insurance**
   District pays premium for coverage of work-related employee injury.
M. **Leaves of Absence governed by Master Contract**

1. **Sick Leave**
   - 15 days per year up to 120-day maximum.
   - 6 days may be used to care for sick spouse, child, or parent, mother-in-law, father-in-law, daughter-in-law, son-in-law or permanent household member. One additional day of sick leave may be used for family illness once all other paid leave has been exhausted.
   - Sick leave will be pro-rated for employees who do not work a full contract year.

2. **Business/Personal Leave**
   - 2 days per year, 1 day may be carried over to the following year with a maximum accumulation of 3 days; option of $100 payout for unused business/personal leave up to a maximum of 2 days. Business/Personal leave will be pro-rated for employees who do not work a full contract year.

3. **Bereavement Leave**
   - 5 days maximum per occurrence for death in employee's immediate family.
   - One additional day of bereavement leave may be used for immediate family once all other paid leave has been exhausted.
   - One bereavement day per year may be used for someone other than immediate family members.

4. **Other Leaves**
   - Association Leave, Professional Leave, Temporary Leave, Absence Without Pay, Extended Leave Without Pay, and Jury Duty

N. **Registration Fees**
   - District paid local, state, and national conferences.

O. **Physical**
   - District reimburses employee up to $35 of actual expenses after insurance settlement.

P. **Travel**
   - Reimbursement of 40¢ per mile for use of personal vehicle for school business when district transportation is not available.