

**MOBERLY SCHOOL DISTRICT
EMPLOYEE BENEFITS SUMMARY (POS)
2011-2012**

MEDICAL INSURANCE

Eligibility: All employees who work 32.5 hours or more per week will receive board paid medical insurance. Dependent coverage is also available at the expense of the employee.

Local Agents: David Weis (660) 263-2100 and John Cochran (660)263-1111.

Insurance Company: Anthem BlueCross and BlueShield Blue Preferred® Plus (POS)

Copays:

Network Primary Physician Office Visit:	\$30
Non-Network Primary Physician Office Visit:	Deductible + Co-Insurance
Network Specialist Physician Office Visit:	\$30
Non-Network Specialist Physician Office Visit:	Deductible + Co-Insurance
Urgent Care Copay:	\$75
Non-Network Urgent Care Copay:	Deductible + Co-Insurance
Emergency Room Copay:	\$200 (Copayment waived if admitted)
Inpatient Hospital:	Deductible + Co-Insurance
Outpatient Hospital:	Deductible + Co-Insurance

Deductible:

Annual Individual Network Deductible:	\$500
Annual Family Network Deductible:	\$1,500
Annual Individual Non-network Deductible:	\$1,000
Annual Family Non-network Deductible:	\$3,000

Coinsurance:

Network Coinsurance:	20%
Non-Network Coinsurance:	50%

Coinsurance Maximums:

Individual Network Coinsurance Maximum:	\$2,000
Individual Non-Network Coinsurance Maximum:	\$6,000
Family Network Coinsurance Maximum:	\$4,000
Family Non-Network Coinsurance Maximum:	\$12,000

Dependent Age Limit: Last day of the month of the 26th birthday

SPECIAL NOTE: Boone Convenient Care located at 1600 North Morley Street in Moberly is a Network Provider. However, not all physicians working at the clinic are network physicians. When visiting Boone Convenient Care, make sure you ask to see a network physician. Otherwise you will be responsible for non-network physician charges.

Pharmacy-Purchased Prescription Drug Benefits:

Retail Network Pharmacy Copayment: (30 day supply)	\$10 Tier 1 – low cost drugs \$30 Tier 2 – medium cost drugs \$60 Tier 3 – higher cost drugs 25% Tier 4 – \$150 max per prescription, up to \$2,500 out of pocket maximum annually
Mail-Order Pharmacy Copayment: (90 day supply)	\$20 Tier 1 – low cost drugs \$90 Tier 2 – medium cost drugs \$150 Tier 3 – higher cost drugs 25% Tier 4 – \$150 max per prescription, up to \$2,500 out of pocket maximum annually

(NOTE: Member may be responsible for additional cost when not selecting the available generic drugs)

Monthly Medical Insurance Rates:

Employee	\$503 (board paid)
Spouse	\$555 (employee paid)
Children	\$369 (employee paid)
Family	\$924 (employee paid)

LIFE INSURANCE

All employees who work 32.5 hours or more per week will receive a board paid \$20,000 term life and AD&D insurance policy.

DENTAL INSURANCE

Dental Insurance is available through DentaBlue. Premiums are paid entirely by the employee. Minimum enrollment is for one year.

Eligibility: To be eligible for employee coverage you must be an active full-time employee. Your eligible dependents are: your legal spouse and your dependent children until their 26th birthday, regardless of marital or student status.

Group Services:

Low Option Dental Plan:	Preventive Dental, Diagnostic and Minor Restorative Services(Non-Orthodontic)
Standard Dental Plan:	Preventive, Basic Oral Surgery and Major Services (Non-Orthodontic)

Deductible: Low Option: \$50/\$150 (Waived for Preventive)
Standard Plan: \$50/\$150 (Waived for Preventive)

Benefit Year Payment Limit: Calendar Year Maximum \$1,000

Monthly Dental Insurance Rates:

Low Option Dental Plan	Employee	\$17.94
	Employee & Spouse	\$35.28
	Employee & Child(ren)	\$35.64
	Family	\$51.01
Standard Dental Plan	Employee	\$46.45
	Employee & Spouse	\$85.89
	Employee & Child(ren)	\$97.22
	Employee & Family	\$149.75

VISION INSURANCE

Vision insurance is available through Blue View Vision. Premiums are paid entirely by the employee. Minimum enrollment is for one year.

Eligibility: To be eligible for employee coverage you must be an active full-time employee. Your eligible dependents are: your legal spouse and your dependent children until their 26th birthday, regardless of marital or student status.

Monthly Vision Insurance Rates:

Employee	\$7.62
Employee & Spouse	\$13.34
Employee & Child(ren)	\$14.48
Employee & Family	\$22.10

RETIREMENT

Eligibility: All employees of a covered district employed to serve at least 20 hours per week, on a regular basis, for at least one month, are required to contribute to one of the two retirement systems.

Certified Staff: The District contributes 14.5% of each teacher's salary and health insurance benefits to the Public School Retirement System of Missouri (PSRS), if eligible. The employee must also contribute an equal amount.

Non-Certified Staff: The District contributes 6.86% of each non-certified employee's salary and health insurance benefits to the Non-Teacher Retirement System of Missouri (PEERS), if eligible. The employee must also contribute an equal amount.

LEAVE

One and one-third days of accumulated leave are earned for each month of employment, three of which can be used as personal days. Professional leave is not counted in this leave and is at the discretion of the administration.

SICK LEAVE POOL

The purpose of this policy is to create additional sick leave days to be made available to certified and non-certified staff members who do not have sufficient sick leave days. Please refer to the Sick Leave Pool on-line policy, GBBDAA, for specific details.

Employees may voluntarily donate one day of sick leave to be placed in the sick leave pool. Only those employees who donate to the sick leave pool may draw from this pool. The sick leave pool is a strictly voluntary process, which will occur only when the situation is deemed warranted by a sick leave pool committee. Deadline for this donation is September 1st of the current school year. For further information, refer to Board Policies.

CAFETERIA PLAN

A cafeteria plan allows employees to pay for certain benefits with pre-tax dollars. The plan consists of three separate, independent parts:

- ✓ *Pre-taxed Insurance Premiums:* Employees may pay for their portion of their employer-sponsored health, life, dental, disability, etc. insurance coverage on a pre-tax basis.
- ✓ *Dependent Care Reimbursement:* Employees may elect to establish a flexible spending account to pay for dependent/childcare expenses with pre-tax dollars.
- ✓ *Medical Reimbursement:* Employees may elect to establish a flexible spending account to pay for eligible medical expenses incurred by the employee and/or dependents. Reimbursements must be made for expenses not covered by any other insurance coverage.

TAX SHELTERED ANNUITIES (403b)

Employees of the District are eligible to participate in the Tax Sheltered Annuities (TSA) program. This program allows employees to make pre-tax contributions to the carrier of their choice. The list of approved vendors is available at Central Office.

PAYDAY SCHEDULE

Payday is on the 20th of each month or the last weekday prior to the 20th, if it falls on a weekend or holiday. Our payroll period runs from the 11th of the month through the 10th of the following month. (Example: Aug 11th - Sept 10th will be paid on Sept 20th.)

DIRECT DEPOSIT

All employees are required to have their paychecks direct deposited to the banking facility of their choice.

MACC FEE WAIVER FOR SCHOOL DISTRICT EMPLOYEES

All full-time employees of the Moberly Public School District may attend up to nine hours of in-district college classes per semester with waiver of incidental fees, technology fee, and student activity/support services fee. All eligible employees who do not reside in the district will be required to pay out-of-district tuition. This waiver applies only to courses that are assessed at the standard tuition and fee rate. The cost of books, supplies, and laboratory fees is the responsibility of the individual.

For the purpose of waiver of fees and tuition eligibility, "full-time" employment is defined as a full-time teaching load or a minimum of a 37.5 hour work week for at least 9.25 months per year.