

MOBERLY SCHOOL DISTRICT EMPLOYEE BENEFITS SUMMARY 2020-2021

MEDICAL/PRESCRIPTION INSURANCE

Eligibility: All employees who work 30 hours or more per week will receive board paid medical/prescription insurance. Dependent coverage is also available at the expense of the employee. *Dependent Child Age Limit: last day of the month of the 26th birthday.*

Insurance Company: UnitedHealthcare Choice Plus®

Local Agents: David Weis, PK Weis Agency 660-263-2100 & John Cochran, Valentine Insurance Agency 660-263-1111

Options: \$4,000 Deductible FLEXPOINT Plan or \$5,000 Deductible HSA Plan. *Please refer to the UHC Summary of Benefits and Coverage in your benefit package for each plan option along with prescription coverage for details. We are unable to make plan changes after you sign your Enrollment Application unless a qualifying event occurs. If you have any questions, please ask prior to signing your application. Per the IRS, if you or your spouse have a medical FSA account you are NOT eligible for the HSA account; you are able to enroll in the plan, but cannot open or contribute to a Health Savings Account (HSA).*

Monthly Medical Insurance Rates

\$4,000 Deductible FLEXPOINT Plan

Employee	\$562 (board paid) + \$23 (employee paid)
Employee+Spouse	\$562 (board paid) + \$606 (employee paid)
Employee+Child(ren)	\$562 (board paid) + \$460 (employee paid)
Family	\$562 (board paid) + \$1,043 (employee paid)
Family with 2 MSD Employees	\$1,124 (board paid) + \$481 (employee paid)

\$5,000 Deductible/HSA Plan (Employee will receive board paid \$43/month HSA contribution; with "Family with 2 MSD Employees," both employees will receive the \$43 HSA contribution)

Employee	\$519 (board paid)
Employee+Spouse	\$519 (board paid) + \$528 (employee paid)
Employee+Child(ren)	\$519 (board paid) + \$399 (employee paid)
Family	\$519 (board paid) + \$855 (employee paid)
Family with 2 MSD Employees	\$1,038 (board paid) + \$336 (employee paid)

LIFE INSURANCE

All employees who work 30 hours or more per week will receive a board paid term life and AD&D insurance policy through UNUM. For those employees under the age of 65 years of age, it is \$20,000, age 65-70 years of age is \$13,000 and those 70+ years of age is \$10,000.

DENTAL INSURANCE

Dental Insurance is available through the UnitedHealthcare PPO program. Core and Buy-Up plans are available and paid entirely by the employee. Minimum enrollment is for one year. *Please refer to the MEHG Dental Plan, P2634/MAC Base Plan Option document for more details (Non-Orthodontic) and MEHG Dental Plan, P7330/U90 Buy-Up Option benefits summaries for more details.*

Monthly Dental Insurance Rates

100 % Employee Paid	Core Plan	Buy-Up Plan
Employee	\$14.61	\$51.22
Employee+Spouse	\$29.22	\$102.41
Employee+Child(ren)	\$33.44	\$110.87
Employee+Family	\$50.54	\$170.03

Visit www.myuhcdental.com after enrollment to register and review more details. Use the Provider Locator on the web site or call the Customer Care number on the back of your member ID card for more information. **Enrollees will receive a separate UnitedHealthcare Dental member ID card. Only the primary enrollee name will appear on the ID card.**

VISION INSURANCE

Vision insurance is available through the UnitedHealthcare Vision Plan and paid entirely by the employee. Minimum enrollment is for one year. *Please refer to the MEHG Vision Plan V1077 benefit Summary for more information.*

Monthly Vision Insurance Rates

100% Employee Paid:	Buy-Up Plan
Employee	\$6.96
Employee & Spouse	\$12.82
Employee & Child(ren)	\$13.44
Employee & Family	\$20.13

Visit: www.myuhcvision.com after enrollment to register and review more details. Use the Provider Locator on the web site or call (800) 638-3120. You can use the automated search feature to search by provider name, facility name or location. To schedule an appointment, call the provider directly and mention that you have UnitedHealthcare vision coverage. You will need your member ID number, which is your Social Security number. **Enrollees will NOT receive a vision insurance card but have access to print a paper card. Only the primary enrollee name will appear on the ID card.**

CAFETERIA PLAN

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

- ✓ *Pre-taxed Insurance Premiums:* Currently, employees may pay for their portion of their employer-sponsored health, dental, and vision 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. This program is managed by National Benefit Services (NBS).
- ✓ *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. This program is managed by National Benefit Services (NBS).

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.

Certified Staff working in PSRS-covered position covered by Social Security: The District contributes 9.67% of each certified member's salary and health insurance benefits to the Public School Retirement System of Missouri-Social Security (PSRS-S), and 6.2% to Social Security, 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.

PAID 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. 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. Deadline for this donation is September 1st of the current school year. Please refer to the Sick Leave Pool on-line policy, GBBDAA, for specific details.

PAYDAY SCHEDULE AND DIRECT DEPOSIT

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: August 11th - September 10th will be paid on September 20, 2020.) 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 credit classes per semester with waiver of incidental fees (In-District fee rate), technology fee, and student activity/support services fee. The cost of tuition, books, supplies, and laboratory fees is the responsibility of the individual. "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.

Revised: 6/16/20 for 7/1/2020 LH