Albertville City Schools

Employee Benefits

2024-2025

Health Benefits

All employees are eligible, on a voluntary basis, for certain types of major medical health insurance. A state insurance allotment (currently \$800 per month) assists in the purchase of such insurance. The current monthly premium for membership in the Public Education Employee's Health Insurance Plan (PEEHIP) for Blue Cross Blue Shield is \$830 for single coverage and \$1007 to \$1107 for family coverage depending on your plan.

An employee's out of pocket expense is as follows:

Individual	\$30
Individual non-spouse dependents (no spouse)	\$207
Individual plus spouse only (no other dependents)	\$282
Individual plus spouse plus other dependents	\$307

You may access the PEEHIP Member Handbook by clicking here

*Tobacco premium of \$50 for subscriber and additional \$50 for spouse per month. If both are tobacco users the total tobacco premium would be \$100 per month.

Optional Insurance coverage for dental, vision, cancer, and hospital indemnity with Southland Insurance Company are available for **<u>\$38.00</u>** each per month for single or family. However, family dental is **\$50.00**. If you refuse major medical you may enroll in optional coverages at no charge. These premiums are pre-taxed.

A Supplemental Coverage Plan is available to employees that already have a primary insurance plan. The PEEHIP Supplemental Coverage Plan only <u>supplements</u> your primary insurance plan by covering the copayments, deductibles and/or coinsurance of your primary plan. Members who are enrolled in the PEEHIP Hospital Medical Plan (Group#14000), VIVA Health Plan, Marketplace (Exchange) Plans, State Employees Insurance Board (SEIB), Local Government Board (LGB), Medicare, Medicaid, ALL Kids, Tricare, or Champus as their primary coverage **cannot enroll** in the PEEHIP Supplemental Medical Plan.

PEEHIP provides assistance to its members by giving a discount on Hospital Medical premiums based on (1) family size and (2) total combined household income. To apply for this discount, PEEHIP members must submit the <u>Premium Assistance Application (PAA)</u> and furnish acceptable proof of total annual household income by providing a transcript of their current year filed federal income tax return. More information for this discount can be found on the *PAA* form.

PEEHIP Wellness Screening (my active health)

You (and your PEEHIP covered spouse) will have 90 days from your hire date to complete your wellness screening. You can go to a local doctor, or you can complete your screening at the screening provided at your location by the Alabama Department of Public Health. You will need to take the provided <u>Healthcare Provider</u> <u>Screening Form</u> to your wellness screening. If you and/or your spouse fail to complete the wellness screening within 90 days, you will be subject to a \$50 monthly wellness premium. This new premium applies to both eligible members and covered spouses, resulting in a potential combined \$100 monthly additional premium. The \$50- \$100 premium increase can be removed as soon as all of the qualifications have been met.

All newly enrolled PEEHIP members and covered spouses have the same August 31st date as the existing PEEHIP membership, unless their new effective date of coverage occurs between June 2 and September 30. If this is the case, the new member has until August 31st of the following year to complete all their required activities. This does not apply to employees transferring in from other school systems.

Life Insurance

- A. Life Insurance The Board of Education pays the annual premiums on life insurance policies issued in the amount of \$10,000 Personal Life Insurance and \$10,000 AD&D Insurance. When an employee reaches age 65 Age Bands on coverage apply.
- B. Pre-Retirement Death Benefit If a member of the Teachers' Retirement System dies prior to retirement; death benefits are calculated and paid to the beneficiary(s) based on the member's age, service credit, employment status, and eligibility for retirement. Full benefit to the beneficiary is member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year. Term Life Insurance up to a maximum \$15,000 is paid to the beneficiary if the employee is full time and has been out of pay status no less than 90 days. For members who are less than full-time, the benefit will be prorated. More detailed information on this benefit can be found online at www.rsa-al.gov.

EMPLOYEE LEAVE

<u>ALL TYPES OF EMPLOYEE LEAVES REQUIRE THE EMPLOYEE TO COMPLETE A LEAVE FORM</u> <u>BY ACCESSING THE ONLINE REQUEST SYSTEM.</u>

Professional Leave

The Superintendent is authorized to grant professional leave with pay to Board employees to engage in educational activities which, in the judgment of the Superintendent, serve the needs and interests of the school system. The number of days approved for such leave will be at the discretion of the Superintendent.

Medical Leave of Absence including Maternity Leave

An employee taking more than ten (10) consecutive days of sick leave is required to apply for a Medical Leave of Absence by completing Albertville City School's Medical Leave Packet and providing the appropriate Physician's Certification.

Continuation of salary during Absence due to Job-Related Injury

Employees who are accidentally injured on the job may be approved for paid "on-the-job injury" leave without using sick leave, provided that all requirements of Board Policy are met. A copy of On-The-Job Injury Leave Policy is included as part of your online form process.

Vacation

Each employee on a 240 day contract will earn ten (10) paid vacation days a year at the rate of one day per month, until 10 days are earned for that contract year. Vacation days may be taken as earned. Vacation is earned July through April.

Personal Leave

All regular, full time employees who are employed at the beginning of the school year are eligible for five (5) non-cumulative personal leave days each scholastic year without loss of pay. Employees starting work after December 31st (but before April 1st) will receive three (3) personal leave days for that scholastic year. Employees starting work after March 31st will not receive any personal leave days for that scholastic year. Certified Teachers may be compensated for unused personal leave at the end of the school year at the same daily rate of pay used for substitute teachers. Full time employees may choose to convert unused personal leave days to sick leave days at the end of the school year.

Sick Leave

All professional and support staff are entitled to one day of sick leave per month, with full pay, for each month they work during their annual contract period. Sick leave shall not be granted for any reason other than those provided for in State law or State Board of Education regulations. <u>Sick Leave Policy 5.9.3</u>

Sick is earned: September through May for 9 month employees, September through June for 10 month employees, and July through June for 12 month employees.

Employee Benefits

Sick Leave Bank

All full time professional and support staff members are eligible to join a Sick Leave Bank, which allows eligible participants who have used up all their sick leave to borrow up to 15 days against what they will be earning in the future. In order to borrow sick leave, a loan application and physicians certificate must be submitted to the Sick Bank Committee for approval. In the case of catastrophic illness, any member may donate up to 30 days of accumulated leave to any member who has used up all sick, personal, and vacation leave because of catastrophic illness.

At the beginning of each scholastic year, or upon date of hire, as the case may be, the employee can request to join the SLB per one of the following:

- 1. As a new employee without the minimum number of days required to join the SLB, they may request that the prerequisite number of sick leave days be transferred to the SLB enabling them to join.
- 2. The employee may request to join even though they do not have the minimum five day prerequisite by authorizing the transfer of five future sick leave day earnings to be deposited into the bank.

An employee must be a member of the sick leave bank to donate or receive catastrophic sick leave days.

Unpaid Leave

Requested unpaid leave and unpaid leave without regular leave to cover will be docked at the employee's daily rate of pay in the appropriate pay period. Please note that unpaid leave does not count towards retirement credit with the Retirement Systems of Alabama.

Court Leave

Permanent and full-time employees are entitled to regular compensation while performing jury duty or when the employee is summoned under subpoena or other legal requirement to testify at trial in a court of law. Paid leave is not authorized for employees to meet with attorneys, to attend depositions, or to otherwise prepare for legal proceedings unless the presence of the employee is requested or required by the Board.

Sabbatical Leave

A full time certified teaching staff member with at least 15 years of service in the Albertville City School System shall be permitted to take a one-time, one-year sabbatical without pay and benefits; with the assurance that the teacher will be re-employed in the first available vacancy for which he or she is qualified and certified. Such requests must be submitted no later than March 15 prior to the next scholastic year. If the staff member taking sabbatical leave does not intend to return to his or her position, he or she should notify the Superintendent on or before March 1 of the sabbatical year.

Military Leave

All employees are entitled to military leave of absence when ordered to active duty as a member of any component of the United States Armed Forces.

OTHER BENEFITS

Section 125

Employees are eligible to participate in this plan, which gives them the opportunity to use "pre-tax" dollars to pay for certain benefits that may have previously been paid with "after-tax" dollars. Additional benefits that are available under the plan include medical, cancer, dental, vision, hospital indemnity, accident, and flexible spending accounts.

Deferred Compensation Plans

403B – Under this plan, employees may contribute pre-tax income to an annuity each year based on IRS limits. The contribution is automatically deducted from their paychecks. By investing pre-tax money, employees can reduce their current income tax burden. Once such an investment is made, the interest or dividends earned are only taxed as funds are withdrawn. Since the withdrawals are usually made after retirement when the participant is likely to be in a lower tax bracket, less tax is paid and funds accumulate faster.

457 - RSA-1 Using this plan, employees may elect to delay receiving a portion of their salary until some later determined date, usually after retirement. The deferred income, which accumulates interest in a special fund, is not subject to federal income tax until distributed to the employee.

RSA-1 funds will be invested in the same type of investments and are subject to the same guidelines and limitations as applicable to investments made by the Teacher's Retirement System. Earnings will be credited to each participant's account on March 31 and September 30 of each year and member statements are available through the Member Online Services portal.

Teacher's Retirement Systems

All full-time employees are eligible and required to participate in the State Retirement Program. A percentage of the employee's salary is deducted each month for retirement and all contributions belong to the employee. Albertville City Schools contributes an additional percentage on the employee's behalf. Both the employee and employer percentages of contribution are determined by whether the employee qualifies for Tier I or Tier II Retirement is for employees hired prior to January 1, 2013 and Tier II Retirement is for employees hired after this same date. If you are hired with Albertville City Schools after January 1, 2013, but have creditable service with Retirement Systems of Alabama prior to that date you will be considered Tier I.

Ten years of creditable service is required for an employee to become "vested" or eligible for benefits. Persons terminating their employment with less than 10 years of service must withdraw their retirement funds. Funds may be left with the Retirement System up to 5 years.

CERTIFICATION AND PROCEDURES

Employee Benefits

An Alabama Teaching Certificate is valid for five (5) years. During this five year period an employee must either earn 50 clock hours of professional development and have (3) full years of full-time educational experience to renew. Or, the employee must have 100 clock hours of professional development during the five year period to renew. The professional development must be in areas that will directly impact employee's classroom.

Renewal

Teachers will be reminded their certificate is up for renewal and will be contacted, in February of the renewal year, about the renewal process. It is the teacher's or staff member's responsibility to ensure they have enough professional development hours for renewal.

If an employee is renewing an Instructional Leader/Administrative Certificate that expires after June 30, 2013, he/she must earn 5 PLU's (Professional Learning Units). This also applies regardless of his/her position or role in which they serve.

Higher Degree

If a higher degree is earned from a regionally accredited institution recognized by the State Department of Education (SDE) that merits an increased compensation under the approved salary schedule, the employee must have an official transcript, with degree posted, sent to the personnel department located at the Board of Education office. When the transcript is received, it will then be forwarded to the SDE for verification and approval by Teacher Certification. Once the verification is approved by the SDE, the salary adjustment will be prorated to the verification date. The date verified by Teacher Certification is the date the higher degree will be recognized for salary adjustment.

Experience Credit

New employees will normally be placed on the schedule at step zero in the column corresponding to the degree certified on their teaching certificate; however, an accredited public or private school experience credit of one step per year of experience may be awarded for new employees who provide documentation of such experience as a certified accredited public or private school employee on the elementary, secondary, or post-secondary level. To be eligible for the experience credit, the employee must have been employed full-time for at least 50% of any year for which credit is sought. Experience credit for new employees shall effect placement on the salary schedule only and does not apply credit toward completion of the employee's probationary period. All documentation to determine experience is due to the personnel department no later than 60 days from the date of hire.

Uprise Health

Uprise Health provides innovative, digitally-enabled tools and effective solutions for employee assistance, mental health, chronic condition management, and managed behavioral health.

Uprise Health is designed to support every member, at every level of need—resulting in a happier, healthier workforce.

For more information see the Uprise Health section under the staff tab on the District Website.

<u>SMPA</u>

All full-time employees of Albertville City Schools (including full-time SPUR employees) will receive a premier membership to Sand Mountain Park and Amphitheater.

In addition to this benefit, you will have an option for a discounted family membership for a price of \$30 per month. This will include your immediate family only.

To take advantage of this benefit, take your employee ID and visit the front desk at SMPA

Check out this video to learn more about this amazing benefit. **<u>SMPA Benefits</u>**