

SCHOOL DISTRICT OF ONALASKA COMPENSATION AND BENEFITS



SALARY/WAGES

Payroll is processed on a bi-weekly basis and paid every other Friday. Payroll schedule is listed in the employee handbook. Teachers have the option to elect payment over 10 or 12 months. Net pay, after applicable taxes and benefit deductions, is made in the form of a direct deposit to one financial institution designated by the employee.

HEALTH INSURANCE

Health insurance plan is offered for permanent employees who are scheduled to work at least 30 hours per week with two levels to choose from. Coverage on either level begins on the employee's start date.

Level 1 – HMO (Quartz – <https://quartzbenefits.com/>)

Annual deductibles are \$500 for single coverage, and \$1,000 in the aggregate for family coverage. After the deductible is met, the plan will pay, on a customary, usual and reasonable basis, 90% of the covered expenses within the HMO network. Annual out of pocket limits excluding Rx copays are \$1,000 for an individual and \$2,000 for family coverage. Currently, the school district pays 80% of the total premium, with the employee paying the remaining 20% of the premium on a pre-tax basis. Therefore, the employee portion of health insurance premiums is \$141.48/month for single coverage, and \$320.86/month for family coverage.

Level 2 – POS (Quartz network and out of network)

In-network services are the same as Level 1 services. The POS plan allows for out of network services with separate annual deductibles, co-insurance and out of pocket limits. Annual deductibles for out of network services are \$1,000 for single coverage, and \$2,000 in the aggregate for family coverage for out of network services. After the deductible is met, the plan will pay, on a customary, usual and reasonable basis, 80% of the covered expenses outside of the network. Annual out of pocket limits excluding Rx copays are \$4,000 for an individual and \$8,000 for family coverage for out of network services. Currently, the school district pays 80% of the total premium, with the employee paying the remaining 20% of the premium on a pre-tax basis. Therefore, the employee portion of health insurance premiums is \$155.64/month for single coverage, and \$353.18/month for family coverage.

DENTAL INSURANCE

Dental insurance plan if offered for permanent employees who are scheduled to work at least 20 hours per week. Coverage begins on the employee's start date. Employees may elect to purchase single or family coverage. Employees pay 20% of the premium, with the premiums deducted from gross pay on a pre-tax basis. For the current plan year, single coverage premiums are \$8.36/month and family coverage premiums are \$21.52/month. Part-time employee rates are pro-rated.

VISION INSURANCE

Vision insurance plan if offered for permanent employees who are scheduled to work at least 20 hours per week. Coverage begins on the employee's start date. Employees may elect to purchase single or family coverage. Employees pay 100% of the premium, with the premiums deducted from gross pay on a pre-tax basis. There are two plans available including a full plan and materials only option.

TERM LIFE INSURANCE

Part-time (minimum of 20 hours) and full-time employees are eligible for life insurance coverage through the school district. Coverage begins on the employee's start date. The school district pays 100% of the premium. The plan benefit is limited to one times the employee's annual salary, with a maximum benefit of \$350,000. Additional supplemental life insurance for the employee, spouse, and dependents is available at additional cost to employee.

All benefits are subject to Handbook provisions and plan documents. This is only a summary of benefits starting 7/1/2019.
Rates are subject to change at the beginning of plan year.

LONG-TERM DISABILITY (LTD) INSURANCE

Part-time (minimum of 20 hours) and full-time employees are eligible for LTD coverage through the school district. Coverage begins on the employee's start date. The school district pays 100% of the premium. The benefit paid is equivalent to 90% of monthly compensation, with a maximum benefit of \$8,000/month.

SHORT-TERM DISABILITY (STD) INSURANCE

Short Term disability insurance plan is offered for permanent employees who are scheduled to work at least 20 hours per week. Coverage begins on the employee's start date. The employee pays 100% of the premium based on elected weekly benefit.

FLEXIBLE SPENDING PLAN

A flexible spending plan is offered which allows permanent employees who are scheduled to work at least 30 hours to deduct health and dental insurance premiums, unreimbursed medical expenses, and dependent care expenses from gross pay on a pre-tax basis. Permanent part-time employees (minimum of 20 hours) are only eligible for the dependent care flex plan. The maximum annual amount of pre-tax dollars that may be contributed for unreimbursed medical expenses is \$2,650. The maximum annual amount of pre-tax dollars that may be contributed for dependent care expenses is \$5,000. The school district pays 100% of the administrative costs for employees participating in this plan.

WISCONSIN RETIREMENT SYSTEM/RETIREMENT PLAN

All full-time employees and permanent part-time employees scheduled to work 880 hours and over 12 months are eligible for the Wisconsin Retirement System (WRS). Employees are required to participate in the plan and percentage of employee match is reviewed annually pursuant to WRS regulations. The 2018 combined investment is 13.4% (6.7% for employer and 6.7% for employee) and 2019 combined investment rate is 13.1% (6.55% for employer and 6.55% for employee). Employee contributions are made on a pre-tax basis.

Employees who wish to make pre-tax contributions to a retirement plan have the option to enroll in a tax sheltered annuity (403b) or deferred compensation plan (457) set up only through the district. These plans do not have an employer contribution component. These plans are subject to all IRS regulations with regard to maximum annual employee contribution limits and any other applicable discrimination testing requirements.

RETIREMENT BENEFIT

Teachers and Directors hired after July 1, 2007, will receive \$1200 each year deposited into a retirement account for a period not to exceed 25 years. The district retains full ownership and control until the employee has reached five years of continuous service in the district.

EMPLOYEE ASSISTANCE PROGRAM

An Employee Assistance Program is offered to all employees for confidential counseling services to assist with a variety of concerns including stress, marital, family, financial, legal, work or substance abuse related. Employee Assistance services are offered to all employees and their family members at no cost.

WELLNESS PLAN

The school district provides a wellness incentive for all permanent employees who complete defined wellness benchmarks. Eligibility requirements and more information can be found on the WellOnaWay! Website.

LEAVE DAYS

The school district allocates a number of leave days based on job category annually. School year employees receive ten (10) leave days allocated at the beginning of the school year. All employees receive one (1) personal day each year for the first five years of service, and then two (2) personal days each year after five years of service. Incentive days are allocated if an employee has a balance over 60 leave days at the start of the school year.

For questions related to benefits, please contact our Benefits Specialist at 608.781.9707.

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