



SUMMARY OF BENEFITS Tupelo Public School District EMPLOYEES

(This is only a guide. Please ensure that you refer to each plan document prior to utilization.)

Medical Insurance

TPSD offers the State and School Employees Health Insurance Plan through Blue Cross Blue Shield of Mississippi for all full-time employees. Hospitals and physicians in the BCBS Network Blue deliver a wide range of health care services resulting in cost savings and increased benefits for you and your family. For Plan details please refer to the website knowyourbenefits@dfa.state.ms.us. **This benefit plan is a part of the TPSD Cafeteria Plan and enrollment opportunities are only offered at the time of hire, during the Open Enrollment sessions, or due to a change in family status.**

PREMIUMS FOR MEDICAL/PRESCRIPTION SELECT COVERAGE

HORIZON PLAN (hired after 01/01/2006)

\$1000 Deductible..employee only	cost to employee per month-\$40
\$2000 Deductible..employee+1child	cost to employee per month-\$205
\$2000 Deductible..employee+children	cost to employee per month-\$371
\$2000 Deductible..employee+spouse	cost to employee per month-\$510
\$2000 Deductible..family	cost to employee per month-\$726

LEGACY PLAN (hired before 01/01/2006)

\$1000 Deductible..employee only	cost to employee per month-\$20
\$2000 Deductible..employee+1child	cost to employee per month-\$185
\$2000 Deductible..employee+children	cost to employee per month-\$351
\$2000 Deductible..employee+spouse	cost to employee per month-\$490
\$2000 Deductible..family	cost to employee per month-\$706

Prescription Plan

Our drug plan through Prime Therapeutics entitles covered employees to approved medications filled at network pharmacies. This benefit is part of the BCBS State Health insurance plan. For more details refer to knowyourbenefits@dfa.state.ms.us.

Dental Insurance

TPSD offers dental coverage for full-time employees through Ameritas Dental. Preventive services are paid at 100%. Basic services are paid at 90% in network, 80% out of network; and major services at 60% in network, 50% out of network after a \$50 deductible is met. All benefits are subject to the Ameritas Dental allowable rates for services. There is a waiting period for major services. More details are available in the new employee packet. **This benefit plan is a part of the TPSD Cafeteria Plan and enrollment opportunities are only offered at the time of hire and during Open Enrollment sessions, or due to a change in family status. This benefit is 100% employee paid.**

PREMIUMS FOR DENTAL COVERAGE

Employee only (cost to employee per month)	High Plan-\$31.92	Low Plan-\$17.58
Employee+spouse	High Plan-\$63.86	Low Plan-\$35.16
Employee+children	High Plan-\$72.48	Low Plan-\$44.74
Family coverage	High Plan-\$104.98	Low Plan-\$61.96

Vision Insurance

TPSD offers vision coverage for full-time employees through Superior Vision. Please refer to the new employee packet for details and providers. **This benefit plan is a part of the TPSD Cafeteria Plan and enrollment opportunities are only offered at the time of hire and during Open Enrollment sessions, or due to a change in family status. This benefit is 100% employee paid.**

PREMIUMS FOR VISION COVERAGE

Employee only (cost to employee per month)	\$8.84
Employee + 1	\$17.14
Family	\$25.17

Group Life and AD&D Insurance UNUM State Life Insurance

TPSD provides full-time employees with split employee/employer paid term life insurance. The insurance benefit is calculated as twice the annual salary with a minimum of \$30,000 and a maximum of \$100,000. Full-time employees also receive group AD&D in the same principal amount as Group Life Insurance. **These benefits are available at a 50/50 split cost between the district and you. Enrollment opportunity for this benefit is only available at time of hire.**

Flexible Spending Plan

Full-time employees are eligible to participate in the flexible spending plan for the purpose of non-reimbursed medical expenses and/or childcare expenses. The non-reimbursed medical expense plan allows you to contribute up to \$2,550 per calendar year. You may contribute up to \$5000 per tax year for eligible dependent care services (\$2500 if married, filing a separate tax return). **This benefit is a part of the TPSD Cafeteria Plan and enrollment opportunities are only offered at the time of hire, during Open Enrollment sessions, or due to a change in family status. This benefit is 100% employee paid.**

Family Medical Leave Act

The FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible employees are entitled to:

60 days of leave in a 12-month "rolling" period for:

- the birth of a child and to care for the newborn child within one year of birth;
- the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement;
- to care for the employee's spouse, child, or parent who has a serious health condition;
- a serious health condition that makes the employee unable to perform the essential functions of his or her job;
- any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty".

Employees must notify their supervisor as soon as possible if one of these situations arises, preferably at least 30 days in advance. For more details refer to the Employee Guidebook.

Vacation and Sick Leave

Paid vacation is available to eligible employees to provide opportunities for rest, relaxation, and personal pursuits. Employees who work 12 months are given 10 days of vacation leave per year. Eligible employees are credited with 10 days sick leave at the beginning of each school year. Please refer to the Employee Guidebook for more details.

Holidays

TPSD recognizes 8* holidays annually. They are:

1. New Year's Day
2. Martin Luther King Day

3. President's Day*
4. Good Friday
5. Good Monday*
6. Memorial Day
7. Independence Day
8. Labor Day
9. Columbus Day*
10. Thanksgiving
11. Christmas Day

*Floating day. TPSD observes 8 holidays and 3 floating days. Floating days are reserved for bad weather make-up days. If they are not used for make-up days, then they will be holidays. If a holiday falls on a Saturday, the District will observe that holiday on the Friday before. If a holiday falls on a Sunday, the District will observe that holiday on the following Monday.

Unpaid Breaks

TPSD is closed during the following periods:

1. Thanksgiving Break – 1 week period including Thanksgiving Day
2. Winter Break – 2 week period including Christmas Day and New Year's Day
3. Spring Break – 1 week period during March

Retirement Plan (PERS)

Full-time employees are required to participate in the Public Employee Retirement System (PERS). Employees must contribute 9% of their annual salary while TPSD contributes 15 ¾% of the annual salary to their plan. Employees are vested after 8 years of employment. Please refer to the PERS website for details, www.pers.ms.gov.