

# EMERY COUNTY SCHOOL DISTRICT

## 2018-19 Benefits Summary

1. **MEDICAL INSURANCE:** Provided through EMI Health ([www.emihealth.com](http://www.emihealth.com)). The District pays 93.3% of the premium for full time employees and pays proportionately for qualifying part-time employees. The District currently funds the PHD3000 plan on the CarePlus network, with an accompanying Health Savings Account (HSA). Employees also have the option to choose the PHD2700 (buy-up) or PHD3500 (buy-down) plans. Employees with other qualifying medical insurance can waive medical insurance through the District and receive a stipend-in-lieu.

2. **DENTAL INSURANCE** (*voluntary*): EMI Health. The District pays 60% of the premium for full-time employees and pays proportionately for qualifying part-time employees. Premium cost to full-time employee: \$50.00 Family, \$31.20 Couple, \$14.80 Single.

3. **LIFE INSURANCE:** Hartford. District pays the premium for full time employees and qualifying part-time employees. Provides \$50,000 coverage for the employee and \$10,000 coverage for spouse & dependents. The District also provides one month salary as a death benefit if an employee dies while actively employed. There is also a percentage of wage benefit (minimum \$1,000) available through the Utah Retirement System if the employee is an active member at the time of death.

- **ACCIDENTAL DEATH (AD&D):** Provides an additional \$50,000 coverage for accidental death of employee. Provides triple indemnity if you die in an auto accident with your seat belt on.
- **SUPPLEMENTAL LIFE and AD&D COVERAGE:** Available for employee, spouse & dependents.

4. **LONG TERM DISABILITY INSURANCE** (*voluntary*): Hartford. The District pays 50% of this premium (.191% of wage). Provides up to 66% of wages prior to disablement after social security and other benefits.

5. **WORKERS COMPENSATION INSURANCE:** Covers medical costs & wage replacement for job-related accidents.

6. **PERSONAL LEAVE:** Benefits eligible employees are provided 10 days of personal leave per annual employment period. The use of personal leave is to be pre-approved through the immediate supervisor of the employee. Unused personal leave is converted to sick leave and applied to the sick leave balance of the employee at the end of the annual employment period. If the employee has a sick leave balance of greater than 120 days, the unused personal leave days may be cashed out at a rate of \$100 per day (instead of converted to sick leave). If the employee a sick leave balance of less than 120 days, the first five unused personal leave days are applied to the sick leave balance of the employee. Any remaining unused personal leave days (beyond five) may be cashed out at a rate of \$100 per day or may be applied to the sick leave balance of the employee.

7. **SICK LEAVE:** Benefits eligible employees are allowed to maintain a sick leave balance. The maximum accumulation of sick leave is 180 days. Sick leave is not granted to employees, but a sick leave balance may be accrued through the conversion of personal leave to sick leave. Employees may only use sick leave once their 10 days of personal leave per annual employment period are used. Supervisors can require medical documentation when approving sick leave. Accumulated sick leave is paid out to qualifying employees at retirement.

8. **FAMILY LEAVE:** Complies with Federal law - provides up to twelve weeks of leave under certain circumstances. Family leave is only paid when employee has available vacation, sick and/or personal leave. Otherwise, family leave is unpaid.

9. **DISABILITY LEAVE:** Thirty days are provided with pay to qualifying employees after sick leave and personal leave are used. This is available after three consecutive years of District employment.

10. **SABBATICAL LEAVE:** Provides payment of the difference between the employee's salary and the replacement employee's salary. Eligibility is based on approved application and seven years of service in the District. Requires continuing service of two years in the District after the sabbatical is completed or a refund of amounts paid.

11. **BEREAVEMENT LEAVE:** Provides up to five days leave in the event of death in the employee's immediate family; provides up to nine days leave in the event of death of the employee's spouse. Immediate family includes: Father (in-law), Mother (in-law), brother (in-law), sister (in-law), son (in-law), daughter (in-law), grandparent, grandchild or persons who have assumed these roles. Also provides up to one day leave to attend the funeral of an uncle, aunt, nephew or niece.

12. **LEGAL LIABILITY PROTECTION:** (Utah State Risk Management) for claims brought against employees for acts or omissions occurring during the performance of duties or within the scope of employment. Lawsuits are defended by the Utah Attorney General's Office, No coverage if employee is engaged in illegal activity.

13. **EMPLOYEE ASSISTANCE PROGRAM:** (Four Corners Mental Health) Paid for by the District - provides counseling service including legal, marriage, family, financial, & psychological.

14. **RETIREMENT:** Qualifying employees are enrolled in both a Pension and 401(k) program with the Utah State Retirement System. Eligible employees can also add to their 401(k) account (or to 457, IRA, or Roth IRA accounts) through payroll deduction. Qualification and vesting criteria depend on hours worked by the employee and the date of hire. Federal service credit or credit from other states can be purchased at any time.

15. **FLEX SPENDING (*voluntary*):** This program provides a means for qualifying employees to set aside a portion of their income on a pre-tax basis to pay for medically related expenses (a complete list of qualifying expenses can be obtained by contacting the business office). The program is administered by the Utah School Boards Association. Employees with a Health Savings Account are only eligible for a limited-use flex spending account.

16. **ELECTRONIC (DIRECT) DEPOSITS:** The direct deposit of paychecks is now required of all employees beginning their employment with the District. Payroll deposits are made on last business day of each month.

17. **VOLUNTARY PAYROLL DEDUCTIONS:** A variety of credit union, annuity, and insurance programs are available through payroll deduction. Changes can be made to insurance and annuity deductions quarterly and to credit union, health insurance and payroll exemptions monthly as needed. Changes must be submitted in writing to the District Office.

18. **LONGEVITY BENEFIT:** Employees become eligible for this benefit after reaching 15 years of service with Emery County School District, the last 10 of which must have been consecutive. The Longevity Benefit is paid through the Prime-Choice plan once each year after reaching initial eligibility. Annual deposit is equal to a base amount of \$1,000 plus a salary add-on of 0.30% of the employee's base salary during the qualifying year. All deposits paid under this program will be pro-rated based on the FTE status of each qualifying employee.

19. **MILEAGE:** Paid at the current IRS rate (\$0.545 per mile) for approved job-related travel. Paid at half of the IRS rate, (\$0.27 per mile) if a District vehicle is available and the employee chooses to take their own vehicle.

20. **OVERTIME FOR CLASSIFIED EMPLOYEES:** Must be pre-approved by supervisor. Can be taken as compensatory time if written approval of supervisor is obtained prior to the overtime being worked.

21. **EMPLOYEE COMPUTER LOAN PROGRAM:** Interest free computer loans are available to District employees. District will loan up to \$2400 for computer purchase. Repayment of the loan will be taken through payroll deduction up to 24 months. Each loan must be paid in full before another is available.

22. **CATASTROPHIC SICK LEAVE BANK:** The District manages a sick leave bank from which eligible employees may draw leave under certain conditions and restrictions.