



**ROARING FORK SCHOOL DISTRICT
2017/2018 EMPLOYEE BENEFIT OVERVIEW
Full Time Employees (30 or more hours per week)**

Employees of the Roaring Fork School District receive compensation in a number of ways for the work they do. In addition to their paycheck, the following benefit programs represent a significant contribution toward their total compensation package with the District.

Health, Dental & Vision Insurance

Health insurance is mandatory for the employee and may also include your spouse and any dependent children up to the age of 26 years. Dental and Vision insurance is optional. If employees are covered under their spouse's insurance, they can opt out of coverage through RFSD. There are also clinics in Glenwood Springs and Rifle and services at these clinics are free to employees and their dependents who are on our health insurance plan. In addition, we have contracted with a patient advocacy company, DirectPath, that helps employees spend less of their own time trying to find doctors, evaluating costs and reconciling insurance bills. District employees also have access to Teladoc, an on-call medical advice hotline.

Flexible Spending Accounts

Allows an employee to pay for health care and dependent day care expenses with pre-tax dollars.

Retirement

PERA provides retirement and other benefits to employees of more than 390 government agencies and public entities in the state of Colorado. PERA is a substitute for Social Security and benefits are pre-funded, which means while an employee is working, he or she is required to contribute a fixed percentage of their salary to the retirement trust funds. A supplement 401K plan and tax-sheltered annuities are also available.

EAP – Employee Assistant Program

This benefit provides three, free confidential counseling sessions to eligible employees **and** their immediate family members to assist with various life issues such as relationship problems, coping with change, grief, anger management, addictions, depression, work stress, etc.

Life Insurance

The District provides a small policy for you and supplemental plans are available through a third party carrier. In addition, survivor benefits are also available through PERA.

Disability

PERA provides disability benefits to employees who qualify, including short and long term disability. Supplemental plans are also available through a third party carrier.

Day Care

Schools in each community offer low cost toddler and preschool care for children of district employees and community members.

Health, Dental and Vision Insurance

Health, Dental and Vision insurance is effective the first day of the month following date of hire. Health insurance for the employee is mandatory and can also include your spouse and any dependent children up to the age of 26 years old. The District provides a monthly benefit allowance of \$701. For more information regarding each benefit plan, please visit www.cebt.org.

PPO 5

Under this plan your co-payment costs are \$45 for each office visit and there is a \$2500 deductible. Once the deductible is met, employees pay a percentage of the bill with a maximum out of pocket of \$4500 for an individual. Through the mail order program, prescriptions for a 90-day supply are \$40 for Generic, \$80 for Preferred Brand or \$120 for Non-Preferred Brand.

PPO 6

Under this plan your co-payment costs are \$50 for each office visit and there is a \$3000 deductible. Once the deductible is met, employees pay a percentage of the bill with a maximum out of pocket of \$5000 for an individual. Through the mail order program, prescriptions for a 90-day supply are \$40 for Generic, \$80 for Preferred Brand or \$120 for Non-Preferred Brand.

PPO 7

Under this plan your co-payment costs are \$55 for each office visit and there is a \$4000 deductible. Once the deductible is met, employees pay a percentage of the bill with a maximum out of pocket of \$6000 for an individual. Through the mail order program, prescriptions for a 90-day supply are \$40 for Generic, \$80 for Preferred Brand or \$120 for Non-Preferred Brand.

HRP

Employees can opt out of coverage if they are covered under their spouse's plan. This is a Hospital Reimbursement Plan. If employees select this plan, the benefit allowance is \$347.00 per month and the cost of the HRP plan is \$275.00 per month.

Dental

This optional insurance is provided through CEPT. This PPO plan is a benefit plan that has a list of covered services and you can see any licensed dentist.

Vision

This optional insurance is provided through CEPT. This benefit plan has both in-network and out of network coverage.

Health Insurance Rates

Total Cost Per Month for Health Insurance (District pays \$701 towards premium)	Single	Employee + Spouse	Employee + Children	Family
PPO 5	\$803	\$1523	\$1414	\$1950
PPO 6	\$746	\$1416	\$1314	\$1814
PPO 7 (free plan for employee only)	\$701	\$1331	\$1235	\$1704

Dental / Vision Insurance Rates – Optional Coverage

Total Cost Per Month (Employee pays 100%)	Single	Employee + Spouse	Employee + Children	Family
Dental Insurance	\$39.00	\$84	\$113	\$151
Vision Insurance	\$10.00	\$14.00	\$13.00	\$24.00

Flexible Spending Accounts

Employees may elect to participate in two different spending accounts at the time of hire and every July 1st thereafter.

Medical Reimbursement Account allows employees to receive tax-free reimbursements for medical expenses you pay for out of pocket, including co-payments, eyeglasses, and prescriptions and over the counter medications. The maximum amount is \$2,500 per plan year. (July 1 – June 30)

Dependent Day Care Spending Account reimburses employees for dependent day care costs to care for a child or elderly parent while they work. The maximum amount is \$5,000 per plan year. (July 1 – June 30).

By deducting pre-tax money from your paycheck to go into these accounts, employees can pay for these expenses with tax-free dollars. In exchange for the tax advantage, the IRS does place some restrictions on the spending accounts.

Retirement

The employee's mandatory PERA contribution of 8% is made on a pre-tax basis and the District contributes approximately 21% from the date of hire. Through PERA, employees can purchase additional service credit, which enhances retirement benefits. For more information, please visit www.copera.org.

In addition to the benefits provided by PERA, the District offers additional compensation at retirement for those who have 15 or more years of service. Employees with 15 or more years of service can choose between 3 options that would increase their payout at the time of retirement.

The District also offers optional retirement plans through PERA and American Fidelity. Employees can participate in a 401K plan through PERA where employees can contribute up to a maximum of \$18,000 each year to this plan. Employees are also eligible to contribute to 403(b) and 457 tax sheltered annuities through American Fidelity.

Life Insurance

The District provides a \$20,000 life insurance policy through the health insurance. In addition, through PERA, qualified survivors will receive a monthly benefit between 25% and 50% of your pay if you pass away after earning one year of service. Employees, at their expense, can also enroll in group term life insurance plans offered through PERA or American Fidelity.

Disability Benefits

Employees may apply for disability benefits if they cannot perform their job duties because of a physical or mental disability and have earned five or more years of PERA service credit. This includes both short-term disability and long-term disability.

Leave Programs (Paid Time Off)

Certified Staff & Other 9 Month Employees

(Teachers, counselors, librarians, nurses, kitchen staff, building secretaries, paraprofessionals, health aides)

Employees are given 6 sick days and 3 personal days at the beginning of each school year.

Sick Leave Bank

If employees choose to participate in this program, they can apply for sick leave bank hours for themselves or their children's major and/or lengthy illness, injury or disability. If approval is granted by the sick leave bank board, employees must exhaust their available sick and personal leave hours first. If you choose to participate in this program, one sick leave day will be donated at the time of hire. If the bank periodically falls below the required number of days, each participating employee donates another day. (Maternity leave is available after one year of service in a regular, full time or part time position.)

Payroll Deduction Services

Employees under a one-year contract working 20 or more hours per week are eligible to participate as of their hire date. Non-contracted employees working 20 hours or more per week are eligible to participate after one year of employment with the District. The District will pay the charge up front and will make monthly payroll deductions from the employee's check. This program currently includes the following options:

- Hot Springs Pool Pass
- Hot Springs Athletic Club
- Sunlight Ski Pass
- Aspen Skiing Company Ski Pass
- Computer Buy Program
- Glenwood Springs Community Center Pass

DETAILS WILL BE AVAILABLE IN SEPTEMBER ONCE SCHOOL HAS STARTED.

Day Care

Discounted toddler & preschool care for children of district employees and community members are available in Basalt, Carbondale and Glenwood Springs.

If you need additional information regarding the Roaring Fork School District employee benefits, please contact:

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