SUMMARY OF FRINGE BENEFITS AND BOARD POLICIES DISTRICT 113  
2015-2016

PURPOSE OF PACKET
This packet provides a summary of the fringe benefits offered to certified staff of District 113. For more complete information please refer to the section titled “Personnel-Professional” in the Board Policy Manual (available on the District 113 website at http://www.dist113.org/boardofeducation/Board%20Policies/Forms/PublicView.aspx).

HEALTH INSURANCE
Information regarding medical and dental benefits is also posted on the HR and Benefits Portal of the District 113 website found at http://staff.dist113.org/ADM/HR/default.aspx.

Available through the Illinois Blue Cross Blue Shield PPO (BCBS) or HMO Illinois, the cost of the plans on a monthly basis for 2015-2016 are:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>District</th>
<th>Cost</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross/Blue Shield PPO Plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>District</td>
<td>$726.00</td>
<td>100%</td>
</tr>
<tr>
<td>Family</td>
<td>District</td>
<td>$1,404.48</td>
<td>76%</td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>$443.52</td>
<td>24%</td>
</tr>
<tr>
<td>HMO Illinois</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>District</td>
<td>$583.41</td>
<td>100%</td>
</tr>
<tr>
<td>Family</td>
<td>District</td>
<td>$1,205.39</td>
<td>76%</td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>$380.64</td>
<td>24%</td>
</tr>
</tbody>
</table>

The type of plan desired may be selected or changed once per year, during open enrollment, prior to June 1 for July 1 coverage. You may call 1 (800) 892-2803 (claims and benefits) with questions concerning HMO Illinois or log onto their website at www.bcbsil.com. Sonia Ayala will answer questions about the BCBS PPO Health Plan at extension (224) 765-1012.

P.B.A. is the third party claims processor for the District 113 vision and dental plans. Their phone number is (800) 435-5694 or their website is www.PBAclaims.com.

DENTAL INSURANCE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Cost</th>
<th>% Paid by</th>
</tr>
</thead>
<tbody>
<tr>
<td>District 113 Dental Plan</td>
<td></td>
<td>District</td>
</tr>
<tr>
<td>Single</td>
<td>District</td>
<td>$67.00</td>
</tr>
<tr>
<td>Family</td>
<td>District</td>
<td>$108.63</td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>$33.37</td>
</tr>
</tbody>
</table>

HOW TO FILE A HEALTH/DENTAL INSURANCE CLAIM

Employee should obtain a medical/dental/vision claim form from the Insurance Department at the Administration Building, or by going online to the District 113 home page (http://staff.dist113.org), click on “HR and Benefits” and then click on “Medical/Dental”. Forms should be obtained and copied BEFORE going to the doctor/dentist.

For dental claims, your dentist might have a generic form that he can send in along with his bill.
PLEASE NOTE: If you paid the bill and you are the person to be reimbursed please highlight this information. Please forward your medical claims to our PPO Medical Plan listed below. PBA is no longer processing our PPO medical claims.

Claims Administrator for Township H.S. District #113 self-funded dental and vision claims

VISION & DENTAL CLAIM
Professional Benefit Administrators, Inc.
P.O. Box 4687
Oakbrook, IL 60522-4687

PPO MEDICAL CLAIM
Claims Administrator for BCBS
PPO Medical Plan
P.O. Box 905107
Chicago, IL 60680

Vision/Dental Claims
1-800-435-5694
www.pbaclaims.com

Life Insurance - Death Benefit
Term life insurance is provided through Madison National Life Insurance Company with the Board of Education paying the total premium amount. Full-time teachers (.5 FTE or greater) employed prior to July 1, 2011, will receive $100,000 coverage. Full-time teachers (.5 FTE or greater) employed after July 1, 2011, will receive $150,000 coverage. There is additional coverage in an equal amount for Accidental Death or Dismemberment. All personnel are provided with a booklet that explains this coverage in detail. Life insurance coverage in the group policy may be converted to other available insurance plans following termination of employment with District #113.

Disability Insurance (Income Protection)
Disability insurance is provided through Madison Mutual Life Insurance Company with the Board of Education paying the total premium amount. The amount of monthly $ benefit is 60% of the total (in combination with any other disability pay) of the person’s base monthly earnings at the time of disability. The qualifying period for benefits is 150 consecutive teaching days of disability. All staff members are provided a copy of the policy, which explains conditions and benefits in more detail.

Premier Credit Union
District employees are eligible for membership in the Premier Credit Union. This organization provides savings opportunities through payroll deduction. The Credit Union is also a source of installment credit for a variety of purposes. Loan repayments can be made via payroll deduction. For more information contact Joan Laine, Accounting Manager, (224) 765-1010, or the Premier Credit Union at (847) 843-6500, or, go online to MyCU.org.

TAX SHELTERED ANNUITIES
Employees may participate in two tax sheltered annuity programs. 403B is offered by 9 investment companies. A 457 plan is available only from Fidelity Investments. For a list of filing procedures, participating companies, and further details please look on the District’s business website http://staff.dist113.org.

Certified staff members (CSM) employed after July 1, 2011, and who have tenure will be eligible for a 403b matching amount provided by the Board, subject to the following:

a. The certified staff member must first obtain tenure in this district to be eligible for the matching funds.
b. The maximum matching amount will be $2,000 per school year.
c. The tenured certified member must request the matching of their 403b contributions on a 403b declaration page to be submitted to the business office by April 15\textsuperscript{th} of the preceding school year.
d. If the certified staff member stops making their monthly contribution at any time during the school year, the district will stop their matching contributions for that school year.
e. The certified staff member may resume making contributions but the district’s obligation to match funds will not resume until the declaration for the following school year.
FLEXIBLE SPENDING ACCOUNTS (IRS SECTION 125 PLAN)
Medical/dental insurance premiums for District #113 plans are automatically deducted from the gross pay and not subject to taxes. Employees may establish a flexible spending account to use tax-sheltered money they have set aside to pay for out-of-pocket medical/dental expenses as well as dependent care expenses. Out-of-pocket costs for medical/dental expenses and dependent care may also be tax sheltered by establishing flexible spending accounts. For more information contact Sonia Ayala at (224) 765-1012. PBA administers our Flexible Spending Benefit Plan.

MASS TRANSPORTATION FRINGE BENEFIT IRS SECTION 132(f)
Parking and Transit reimbursement – program allows employees to pay for qualified parking and transit with pre-tax dollars deducted from their paycheck. For more information contact Sonia Ayala at (224) 765-1012. PBA administers the Park and Transit Plan.

PERSONAL LEAVE DAY
All certified staff members will receive two personal days. If a certified staff member coaches a sport or sponsors an activity, he/she can receive a third personal day. He/she can only receive a maximum of 3 days per school year. Personal days can be carried over from one year to the next, but may only accumulate to a maximum of 3 days. If three (3) consecutive personal days are requested or if any personal days precede or follow holiday or break periods, then prior approval from the principal and superintendent is required.

Also, please see the 2014-2019 DEA Agreement for the Attendance Bonus associated with unused personal days.

PHYSICAL EXAMINATION, WELLNESS SCREENING & FLU SHOT PROGRAM
A physical exam is required by the district. The cost of this examination is paid for by the Board of Education. $500.00 is allowed toward an examination performed by any licensed physician. Physicals are required at date of hire and also occur at age 40, 46, 50, 54, 58, 62, 66 or until retirement.

In conjunction with the required periodic physical exams, the district also provides a Wellness Screening and Flu Shot (WS &FS) Program. The WS & FS Program is required during the school year in which the employee turns age 22, 25, 28, 31, 34, 37, 43, 48, 52, 56, 60, and 64. The Wellness Screening includes a Panel C Blood Test, Health Power Profile, Body Mass Index and Blood Pressure Evaluation. The WS & FS Program is available for all staff and their spouses annually and paid by the district.

LICENSE REGISTRATION
The Board of Education will pay the license renewal & registration fees for all District 114 certified staff members, but will not pay any late fees or penalties if the license or registration fees are paid late.

TRS
The Board of Education pays, on behalf of the certified staff, the current TRS rate of 9.4% as part of the teacher’s salary. These rates are determined by TRS and are subject to change. This is the full amount that a teacher is required to pay for pension purposes, and is tax-sheltered. This amount is calculated into the salary schedule and paid on behalf of the teachers from that contract amount for tax-sheltered purposes – An additional .84% is deducted for the purpose of subsidizing the TRS health insurance fund for retirees. This amount is tax sheltered also.

PROFESSIONAL ADVANCEMENT/REIMBURSEMENT
Professional advancement is required once every three years for staff with a BA degree and once every five years for those with an MA. The Board of Education will help defray a teacher’s professional advancement expense if the expense is pre-approved by PARC. Teachers are eligible for reimbursement following documented completion of their activities. Tuition reimbursement to a maximum of $2,200 ($3,400 for teachers employed after 2011) is available over a three-year period for a teacher with a bachelor’s degree or over a five-year period for a teacher with a master’s or higher degree. Upon presentation of an official transcript showing that the teacher has passed the approved courses, the Board will reimburse the teacher for tuition up to the maximum of $2,200 ($3,400 for teachers employed after 2011) in the aforementioned time periods. Reimbursement in the amount of $1,500 ($3,000 for
teachers employed after 2011) may be granted for approved course work expenses in which a separate residence or travel outside of the continental United States is necessary to complete the course work.

**EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)**
District employees can use the District 113 Employee Assistance Program for confidential assistance with personal, family or other kinds of human problems. Workplace Solutions is the District's EAP consultant and provides initial confidential assistance at no charge. Workplace Solutions' telephone number is (800) 327-5071. Harry Nozicka is affiliated with Workplace Solutions and will continue to be available to staff.

**VOLUNTARY EARLY RETIREMENT PLAN**
Please see the 2014-2019 [DEA Agreement](#) for the specific of this program.

**SICK LEAVE**
An employee's accumulated and available sick days are printed on the monthly earnings statement that the employee receives a day or two prior to payday, via email. That “earnings statement”, (sometimes referred to as the electronic “pay stub”) is sent to you via email by the payroll department each month. It is sent to you by Deb Suda, our payroll coordinator.

If ever you have any questions about your available sick leave days, or if you feel the days listed on your monthly statement may be incorrect – you should always feel free to contact either the HR Department or the Payroll Department and we will check the records. We also urge you to please review the important notes and reminders listed below that help explain the accrual process and the related TRS provisions.

**Important Notes & Reminders:**

- The employee may utilize his/her accumulated sick leave for personal illness or for serious illness in the immediate family. The definition of immediate family can be found in the school code.

- Certified personnel sick days can accumulate to a maximum carry-over of 380 days.

- If you are planning to retire in the near future and are going to use accumulated unused sick days to help you meet the minimum number of years needed to qualify for retirement, a few reminders:
  - you need 170 days to equal one year of service credit
  - currently, up to 340 days (or a maximum of 2 years) are permitted
  - if you retire and fall short of the required years/sick days **and end up incurring a “penalty” you will not** be eligible for the district early retirement program/benefits

- What TRS records show as your total accumulated sick days may not match District 113 totals since you may have also earned sick day credit with other employers. If you accrued any unused sick time with another district, those days are not included in the district calculations. Remember also that it is your responsibility to make sure any unused sick days you may have accumulated in another district gets reported to TRS.

- Per the TRS rules, the district will report the number of accumulated unused sick days when you retire. As you approach retirement, please calculate your unused sick day totals carefully if you plan to convert the unused days to service credit that may be needed in order to qualify for retirement. Please remember that any sick days used during your final year(s) of your career will affect the final year-end totals.

- Attached is the sick leave accumulation schedule based on date of hire. The Salary Committee and Administration worked together to assemble this format.
SICK LEAVE ACCUMULATION SCHEDULE

All certified staff are eligible to accumulate sick days per the following Sick Leave Accumulation Schedule*

Staff employed prior to 7-1-03 will receive:
Year 1 50 days
Year 2 prior year unused accumulated days (to a maximum of 50) + 30 days
Year 3 prior year unused accumulated days (to a maximum of 80) + 40 days
Year 4 prior year unused accumulated days (to a maximum of 120) + 40 days
Year 5 prior year unused accumulated days (to a maximum of 160) + 40 days
Year 6 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 7 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 8 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 9 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 10 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 11 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 12 prior year unused accumulated days (to a maximum of 180) + 18 days
Year 13 prior year unused accumulated days (to a maximum of 198) + 18 days
Year 14+ prior year unused accumulated days (to a maximum of 198) + 18 days

Staff employed between 7-1-03 and 6-30-08 will receive:
Year 1 50 days
Year 2 prior year unused accumulated days (to a maximum of 50) + 30 days
Year 3 prior year unused accumulated days (to a maximum of 50) + 30 days
Year 4 prior year unused accumulated days (to a maximum of 50) + 30 days
Year 5 prior year unused accumulated days (to a maximum of 80) + 18 days
**Year 6+ prior year unused accumulated days (to a maximum of 380) + 18 days

Staff employed after 7-1-08 will receive:
Year 1 30 days
Year 2 prior year unused accumulated days (to a maximum of 30) + 18 days
Year 3 prior year unused accumulated days (to a maximum of 42) + 18 days
Year 4 prior year unused accumulated days (to a maximum of 50) + 18 days
Year 5 prior year unused accumulated days (to a maximum of 68) + 18 days
**Year 6+ prior year unused accumulated days (to a maximum of 380) + 18 days

*Available for employee’s personal illness and family illness days.

**Maximum accumulated carry-over amount is 380 days. With the next year allotment of 18 days, the starting available amount could never exceed 398 days. (380 carry-over + 18 days = 398 maximum).

Unused Sick Leave Available for TRS Service Credit subject to the TRS rules in place at the time of retirement. Participants may apply the TRS maximum allowable unused sick days (up to 340) to TRS service credit in the same manner as it is applied by other retirees.