



BENEFITS AT A GLANCE

Listed below is a summary of the benefit offerings for Full-Time employees beginning September 1, 2013 .

- Please look for more details to be mailed to your home in early July.
- Regional meetings will be held with details on Benefits and how to enroll.

CIGNA—MEDICAL BENEFITS

	OAP IN-NETWORK PLUS	OAP BASIC	CHOICE FUND HRA
NETWORK	<ul style="list-style-type: none"> • Network Only 	<ul style="list-style-type: none"> • In and Out of Network Benefits 	<ul style="list-style-type: none"> • In and Out of Network Benefits
DEDUCTIBLE	<ul style="list-style-type: none"> • No Deductible 	<ul style="list-style-type: none"> • Low copays at Doctor /Specialist • Deductible on services outside of doctor's office 	<ul style="list-style-type: none"> • Plan pays 80% after fund then deductible
COINSURANCE	<ul style="list-style-type: none"> • Plan pays 100% after copay 	<ul style="list-style-type: none"> • Plan pays 80% after deductible 	<ul style="list-style-type: none"> • Plan pays 80% after fund then deductible
PHYSICIAN / SPECIALISTS	<ul style="list-style-type: none"> • \$20/\$35 copay 	<ul style="list-style-type: none"> • \$25/\$35 copay 	<ul style="list-style-type: none"> • Plan pays 80% after fund then deductible
HOSPITAL SERVICES	<ul style="list-style-type: none"> • Copays 	<ul style="list-style-type: none"> • Plan pays 80% after deductible 	<ul style="list-style-type: none"> • Plan pays 80% after fund then deductible
PRESCRIPTION	<ul style="list-style-type: none"> • Prescription copays (\$10/\$25/\$50) 	<ul style="list-style-type: none"> • Prescription copays (\$10/\$25/\$50) 	<ul style="list-style-type: none"> • Prescription copays (\$10/\$25/\$50)
PREVENTATIVE CARE	COVERED AT 100%		

CIGNA—DENTAL BENEFITS

	DPPO (\$2000)	DPPO (\$1500)	EDPO— IN NETWORK
NETWORK	<ul style="list-style-type: none"> • In and Out of Network Benefits 	<ul style="list-style-type: none"> • In and Out of Network Benefits 	<ul style="list-style-type: none"> • Network Only
DEDUCTIBLE	<ul style="list-style-type: none"> • \$25-\$75 	<ul style="list-style-type: none"> • \$50-\$150 	<ul style="list-style-type: none"> • No Deductible
PREVENTATIVE	<ul style="list-style-type: none"> • Plan pays 100% after deductible 	<ul style="list-style-type: none"> • Plan pays 100% after deductible 	<ul style="list-style-type: none"> • Plan pays 100%
BASIC SERVICES	<ul style="list-style-type: none"> • Plan pays 80% after deductible 	<ul style="list-style-type: none"> • Plan pays 80% after deductible 	<ul style="list-style-type: none"> • Plan pays 80%
MAJOR SERVICES	<ul style="list-style-type: none"> • Plan pays 60% after deductible 	<ul style="list-style-type: none"> • Plan pays 50% after deductible 	<ul style="list-style-type: none"> • Plan pays 50%
ORTHODONTIC	<ul style="list-style-type: none"> • 50% up to \$2,000 • Children up to age 24 • No adult coverage 	<ul style="list-style-type: none"> • 50% up \$1,500 • Children up to age 24 • No adult coverage 	<ul style="list-style-type: none"> • 100% after \$2,300 deductible • Children up to age 24 • Adults covered

DAVIS VISION—VISION BENEFITS

NETWORK	<ul style="list-style-type: none">• In and Out of Network Benefits
EXAM	<ul style="list-style-type: none">• \$10 copay
LENSES	<ul style="list-style-type: none">• \$20 copay
CONTACT LENSES/FRAMES	<ul style="list-style-type: none">• For Non-Davis Vision Collection \$130 to \$150 credit allowance, plus discounts on Lens Options

METLIFE—BASIC LIFE BENEFITS

ACTIVE BENEFITS	<ul style="list-style-type: none">• 2 times annual contract salary• 2 times annual contract salary AD&D (Accidental Death and Dismemberment)• District pays 80%
MAXIMUM BENEFIT	<ul style="list-style-type: none">• \$300,000
RETIREMENT BENEFITS	<ul style="list-style-type: none">• Continues at 1 time annual salary• District pays 100%
MAXIMUM BENEFIT	<ul style="list-style-type: none">• \$50,000

METLIFE—SUPPLEMENTAL LIFE BENEFITS

EMPLOYEE	<ul style="list-style-type: none">• Eligible for up to 5 times annual salary (purchased in increments of 10,000)
MAXIMUM BENEFIT	<ul style="list-style-type: none">• \$500,000
SPOUSE LIFE	<ul style="list-style-type: none">• Eligible up to 1/2 of Employee Supplemental Life
CHILD LIFE	<ul style="list-style-type: none">• \$10,000 or \$20,000



NEW

CORPORATE PLANNING NETWORK FLEXIBLE SPENDING AND DEPENDENT CHILD CARE ACCOUNTS

- Set aside dollars, pre-tax, to be used for out of pocket medical, dental and vision expenses
- Pre-Tax dollars to be used for child-care or elderly care

STANDARD GROUP LONG-TERM DISABILITY

- Pays you 60% of your pre-disability earnings
- No qualifying if you enroll now

OTHER VOLUNTARY BENEFITS

- ✓ AFLAC
- ✓ COLONIAL LIFE
- ✓ AMERICAN FIDLETY

SUPPLEMENTAL RETIREMENT PLANS (available to Part-time and sub-employees too)

- Variety of Plan Options and Vendors
- ✓ 403(b)
 - ✓ Roth (after-tax)
 - ✓ 457 (Deferred Compensation)

CONCERN EAP
458-4000

- Locations around the city
- Unlimited visits
- Confidential Services
- Professional Staff



TENNESSEE CONSOLIDATED RETIREMENT SYSTEM (T.C.R.S.)

VESTING

- 5 Years in T.C.R.S.

SICK LEAVE

ELIGIBILITY

- All full-time permanent staff employed with the unified district

ACCRUAL RATE

Full-time employees will accrue one sick day per month of employment throughout the year:

- 10 month employees will accrue 10 sick days/year
- 10.5 month employees will accrue 10.5 sick days/year
- 11 month employees will accrue 11 sick days/year
- 12 month employees will accrue 12 sick days/year

ROLLOVER POLICY

- All unused sick days including those accumulated in your legacy district will roll over to the subsequent work year and can be used toward retirement credit.

VACATION

ELIGIBILITY

- Those employed in full-time permanent 12 month positions that do not require a teaching license are eligible for accruing vacation time in the unified district.

ACCRUAL RATE

Effective 7-1-2013

Eligible employees must have completed a minimum 6 months of continuous service in their legacy district and/or unified district in order begin accruing vacation days and only when they are in paid status. Rates of accrual depend on years of service:

- Employees with 6 months – less than 3 years will accrue 0.46 days biweekly
- Employees with 3 years – less than 10 years will accrue 0.54 days biweekly
- Employees with 10 years – less than 15 years will accrue 0.65 days biweekly
- Employees with 15 years – less than 25 years will accrue 0.77 days biweekly
- Employees with 25 years or more will accrue 0.96 days biweekly

PERSONAL/PROFESSIONAL LEAVE

ELIGIBILITY

- Teachers

ACCRUAL RATE

- Teachers are permitted 2 personal/professional leave days per school year

ROLLOVER POLICY

- Unused personal leave days do not roll over to the subsequent school year. They will be transferred to sick leave and can be converted to retirement credit.