

# TULSA PUBLIC SCHOOLS

## Benefits Summary – Teacher\*

Updated: January 6, 2011

### Health Insurance

- Medical (10 options)
- Dental (8 options)
- Vision (5 options)

### Flexible Spending Account

- Available for unreimbursed medical and dependent day care expenses

### Life and Disability Insurance

- Life insurance - One and one-half times salary - \$20,000 minimum
- Immediate Assistance Club (life insurance)
- Long Term Disability insurance - 60% of salary after 90 day waiting period
- Short Term Disability insurance

### Employee Assistance Program (EAP)

- Family counseling services available

### Paid Time Off

- Sick – 10 days per year
- Bereavement – 3 days per death
- Religious Observance
- Legal proceedings
- Emergency leave

### Retirement / Savings

- Oklahoma Teachers' Retirement System
- 529 College Savings Plan
- 457(b) Deferred Compensation Plan
- 403(b) Deferred Compensation Plans

### About Your Pay

- Pay day is the 20<sup>th</sup> of the each month

(See attached schedule for details)

\*(For Employees In A Regular, Non-Temporary, Position and Scheduled For 4 or More Hours Per Day)

Health, Dental and Vision Insurance options are effective 1/1/2010-12/31/2010

## HEALTH INSURANCE

- **Insurance Enrollment Time Frame**
  - You have 30 days from your **hire date** to enroll in any insurance benefit.
  - If you are not enrolled within the 30 days, you must wait until the next open enrollment period. (**Open Enrollment** occurs in October with a January 1<sup>st</sup> effective date for some programs and in April with a July 1<sup>st</sup> effective date for other programs.)
- **Medical Insurance**
  - 4 HMO (Health Maintenance Organization) and 1 PPO (Preferred Provider Organization) plans are available
    - HealthChoice (PPO) [www.healthchoiceok.com](http://www.healthchoiceok.com)
    - Community Care (HMO) [www.ccok.com](http://www.ccok.com)
    - Global Health (HMO) [www.globalhealth.cc](http://www.globalhealth.cc)
    - PacifiCare (HMO) [www.pacificare.com](http://www.pacificare.com)
  - Employee coverage partially or fully paid by the State and/or District
  - Certified employees who decline insurance will receive a benefit allowance payment
- **Dental Insurance**
  - 7 plans are available
    - HealthChoice Dental [www.healthchoiceok.com](http://www.healthchoiceok.com)
    - Assurant Freedom Preferred [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com)
    - Assurant Heritage Plus Prepaid [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com)
    - Assurant Heritage Secure Prepaid [www.assuantemployeebenefits.com](http://www.assuantemployeebenefits.com)
    - CIGNA DHMO [www.cigna.com](http://www.cigna.com)
    - Delta Dental PPO [www.deltadentalok.org](http://www.deltadentalok.org)
    - Delta Dental Premier [www.deltadentalok.org](http://www.deltadentalok.org)
    - Delta's Choice [www.deltadentalok.org](http://www.deltadentalok.org)
  - Employee coverage partially paid by the District
- **Vision Insurance**
  - 5 plans are available
    - Humana/CompBenefits/VisionCare Plan [www.compbenefits.com](http://www.compbenefits.com)
    - Primary VisionCare Services [www.pvcs-usa.com](http://www.pvcs-usa.com)
    - United Health Care [www.myuhcvision.com](http://www.myuhcvision.com)
    - Superior Vision Services [www.superiorvision.com](http://www.superiorvision.com)
    - Vision Service Plan [www.vsp.com](http://www.vsp.com)

## FLEXIBLE SPENDING ACCOUNT (FSA)

- Employees can set aside pre-tax dollars to use for unreimbursed medical expenses and dependent day care expenses

## LIFE AND DISABILITY INSURANCE

- **Life Insurance and Accidental Death & Dismemberment Insurance**
  - Coverage of one and one-half times salary with a minimum of \$20,000.
  - Optional coverage available from 4 plans
    - AFLAC
    - American Fidelity
    - Lincoln Financial
    - HealthChoice

- Tulsa Teachers and Immediate Assistance Club (TTEIAC)
  - A voluntary assistance program which provides an immediate payment of \$2.00 per member to the family in the event of the death of a TTEIAC member. (Example: If there are 1,500 members, the benefit would be \$3,000.)
  - An initial \$4.00 is payable at the time of enrollment
  - An employee's spouse and eligible children are able to join
- **Long Term Disability**
  - District Paid
    - Coverage = 60% of salary
      - Maximum Monthly Benefit: \$2,500
      - Elimination Period: 90 days
      - Integrated with other insurance plans
- **Short Term Disability**
  - Optional coverage available from 2 plans
    - American Fidelity
    - Lincoln Financial

#### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

- Family counseling services provided by Family and Children's Services

#### **PAID TIME OFF**

- **Sick Days**
  - 10 days per year (prorated based on start date)
  - 1 additional day per year if no Personal Business Days were used during the previous year
  - May be used for personal illness or to care for a family member
  - Unused days are carried over to the following year
  - A maximum of 60 days can be transferred from another Oklahoma school district
  - **Sub Deduct Days**
    - 20 days per year (prorated based on start date)
    - May only be used for personal illness
    - Pay for the substitute teacher is deducted from the regular teacher's salary at the rate of \$70 per day
- **Bereavement**
  - Up to 3 days for the death of an immediate family member
- **Religious Observance**
  - These days must be approved in advance by his/her supervisor or a designee of the Superintendent
- **Legal Proceedings**
  - Employees paid for jury duty or when the employee is subpoenaed in a criminal, civil, or juvenile proceeding
- **Emergency**
  - Employees will have up to 5 days annually to handle an unforeseen event requiring the employee's absence for duties or responsibilities that cannot be handled outside the normal school day. Whenever possible, approval of his/her immediate supervisor or a designee of the Superintendent, prior to taking any leave is required.

## **PERSONAL BUSINESS DAYS**

- 5 days per year
- Pay for the substitute teacher is deducted from the regular teacher's salary
  - The deduction amount for the first 2 days each year is \$50 per day
  - The deduction amount for the third, fourth and fifth day each year is \$70 per day

## **RETIREMENT / SAVINGS**

- **Retirement**
  - Teachers participate in the Oklahoma Teachers' Retirement System
    - Contributions are 7% of salary
    - Partial credit paid by the state based on years of service
- **Savings**
  - 529 College Savings Plan
    - Tax exempt by the state of Oklahoma
  - 457(b) Deferred Compensation Plan Tax Deferred Annuity
    - Offered by Fidelity Investments
    - Additional information available from the Benefits Department
  - 403 (b) Deferred Compensation Plans
    - Information available from individual brokers

## **PAYROLL**

- **Pay Days**
  - Pay day is the 20<sup>th</sup> of each month
- **Pay Amount**
  - The pay for teachers hired at the beginning of the year will be one twelfth of the annual contract amount and will be paid September through August
  - The pay for teachers hired after the beginning of the school year will be prorated based on the hire date

## **COMMUNITY**

- **United Way**
  - TPS supports the local United Way and highly encourages you to complete the enrollment card and return it to the Payroll Department

## FREQUENTLY ASKED QUESTIONS

- How long do I have to enroll in benefits?
  - **You have 30 days from your hire date to enroll for any insurance benefit.**
  
- When can I enroll in benefits if I did not enroll during my first 30 days?
  - **You must wait until the next Open Enrollment Period.**
  
- When is Open Enrollment?
  - **Your medical, dental, vision and life programs are in October with a January 1<sup>st</sup> effective date. However, other programs may be in April with a July 1<sup>st</sup> effective date.**
  
- Where do I go for help?
  - **Benefits Help Line (918) 746-6394**
  - **Benefits e-Mail [benefits@tulsaschools.org](mailto:benefits@tulsaschools.org)**
  
- Are there special events that may occur during the year that allows me to enroll or change benefits?
  - **You can enroll or change benefits if you have a “Qualifying Event” as defined by law. Some examples of qualifying events are:**
    - **Marriage**
    - **Divorce**
    - **Birth or adoption of a child**
    - **Obtaining other group insurance**
  
- How soon must I enroll or change my insurance after the “Qualifying Event”?
  - **You have 30 days following the qualifying event to make the change.**