

GRAND FORKS PUBLIC SCHOOL (GFPS) DISTRICT #1
Classified Employees - Summary of Benefits
2020 - 2021

Employees must utilize the benefits website to enroll or waive all benefits (except Retirement) within 30 days of employment. Please review the Benefits Guide and other resources located on the District website under the Human Resources page: www.gfschools.org/Benefits. Take time to review the plans and consider the coverage offered.

Health Insurance

Medica administers the plan for the GFPS and offers 2 plans to choose from for health insurance. The annual premiums are based on the number of months the employee is scheduled to work:

For example **Passport Plan**: A full-time employee working **12 months** at 30+ hours/week pays an annual premium of:

Single Coverage = \$1,212.00 **Single + Child(ren) Coverage** = \$3,127.00 **Family Coverage** = \$4,572.00

For example **Altru & You Plan**: A full-time employee working **12 months** at 30+ hours/week pays an annual premium of:

Single Coverage = \$1,091.00 **Single + Child(ren) Coverage** = \$2,853.00 **Family Coverage** = \$4,182.00

Life Insurance

School District pays premium for \$15,000 Term Life Insurance with no cost to the employee. Additional Coverage is available at your own cost:

* Employee Life Coverage is available at your own cost:

Annual premium = \$60.00 (\$20,000 benefit)

Annual premium = \$120.00 (\$40,000 benefit)

* Dependent Life Coverage

Annual premium = \$23.76 (Coverage per family member = \$5,000)

Long Term Disability Insurance

The School District provides UNUM long term disability coverage at no cost to the employees. This coverage provides a benefit of 66 2/3 of your salary if you are disabled for an extended period. You will be automatically enrolled if you are scheduled to work 30+ hours per week.

Accident Insurance Plan (Voluntary)

UNUM offers Accident Insurance is designed to help cover the out-of-pocket medical expenses and extra bills that can follow a covered accident (Dr visits, PT, etc). This is an employee paid benefit.

Critical Illness (Voluntary)

UNUM offers this plan is to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. This is an employee paid benefit.

Individual Short Term Disability (Voluntary)

UNUM offers this insurance to replace a portion of your income if an injury or illness forces you out of work for an extended period of time. This is an employee paid benefit.

Whole Life Insurance (Voluntary)

UNUM offers this insurance which provides much more than a death benefit; it also offers valuable living benefits that you can use during times of need. You can keep your Whole Life coverage after you retire or leave employment, making it an essential complement to Term Life. This is an employee paid benefit.

Dental Insurance (Voluntary)

Delta Dental Insurance of MN administers the plan for employees. This is an employee paid benefit. Below are the annual rates.

Employee only = \$519.36
Employee + Spouse = \$1,171.20
Employee + Child(ren) = \$999.12
Employee + Family = \$1,671.36

Vision Insurance (Voluntary)

Avesis administers the plan for employees. This is an employee paid benefit. Below are the annual rates.

Employee only = \$92.16
Employee + One = \$161.04
Employee + Family = \$239.40

Flexible Benefits Plan (Voluntary)

Educators Benefit Consultants (EBC) administers the plan. This benefit is open to employees regardless of hours worked per week. This Flex Plan allows you to pay for qualified expenses with pre-taxed dollars such as non-reimbursed medical expenses, dependent care, outside health insurance premiums, and group term life insurance.

Retirement

The School District matches the employee's contribution to a Tax Sheltered Annuity (TSA) (403b), dollar for dollar, up to 5.0% of the employee's annual wage. This contribution must be a payroll deduction in equal amounts from each paycheck. To participate in this benefit, an employee must have an account established with a Vendor from the approved list (see Appendix A of the Classified Policy Manual). Interested employees can start, suspend, or change the contribution amount at anytime.

Employee Assistance Program (EAP)

UNUM administers this EAP which offers short-term counseling on all aspects of life. GFPS provides this program to all employees at no additional cost to you. Employees and household members can confidentially address and resolve personal and work related challenges including every day challenges, protect yourself from financial fraud, and will preparation. A toll-free 24-hour service is available.

For further information, review the resources located on the District website under the Human Resources page: www.gfschools.org/Benefits or contact the Human Resources Department at 701-746-2205, ext.7119 or ext.7169.