

**GRAND FORKS PUBLIC SCHOOL (GFPS) DISTRICT #1**  
**Certified Employees - Summary of Benefits**  
2021 - 2022

Certified employees on a 75% to 100% contract are eligible for benefits and coverage will start on the first day of the month following the date of hire. It is important that you enroll in a timely manner. If you do not enroll within your first 30 days of employment, you will not be eligible to enroll without a qualifying life event change until the next open enrollment period.

Employees must utilize the benefits website to enroll or waive all benefits (except Retirement). Review all the benefit plans located on the district website under the Human Resources page: [www.gfschools.org/Benefits](http://www.gfschools.org/Benefits).

**Health Insurance**

Medica administers the plan and offers two (2) plans to choose from. Annual premiums are:

**Passport Plan** (This is an open network, which means medical services can be used outside of the Altru network):  
**Single Coverage** = \$1,512.00    **Single + Child(ren) Coverage** = \$3,427.00    **Family Coverage** = \$4,872.00

**Altru & You Plan** (This is a closed network, which means medical services must be used at Altru or one of Altru's referred providers; this is also a coordinated care model or Accountable Care Organization (ACO):  
**Single Coverage** = \$1,391.00    **Single + Child(ren) Coverage** = \$3,153.00    **Family Coverage** = \$4,482.00

**Life Insurance**

The School District pays premium for \$15,000 life insurance coverage for certified employees working a minimum of a 15 hours or more per week. 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 for certified employees working a minimum of a 15 hours or more per week. This coverage provides a benefit of 66.67% of your salary if you are disabled for an extended period. You will be automatically enrolled if you meet the above requirements.

**Accident Insurance Plan (Voluntary)**

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

**Critical Illness (Voluntary)**

UNUM administers the plan. 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 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**

Certified teachers participate in the North Dakota Teacher's Fund For Retirement (TFFR) program. The ND state law requires that 11.75% of your salary is deducted from payroll for this program. The School District contributes an additional 12.75% on your behalf.

Social Workers, Occupational Therapists, and Physical Therapists, covered under the teacher negotiated agreement but not eligible to participate in TFFR, and non-certified administrators will authorize an 11.75% payroll deduction to a Tax Sheltered Annuity (TSA/403b) and receive a 12.75% employer contribution to this account. The employee must open an account with a vendor from the approved vendor list.

In addition, certified teachers have the opportunity to authorize a payroll deduction to a Tax Sheltered Annuity (TSA/403b). There are no employer contributions in this circumstance.

### **Employee Assistance Program (EAP)**

UNUM administers this EAP which offers short-term counseling on all aspects of life. This program is offered 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](http://www.gfschools.org/Benefits) or contact the Human Resources Department at 701-746-2205, ext.7119 or ext.7169.