CLASSIFIED STAFF FRINGE BENEFITS (2024-25)



Insurances • Short Explanation • Full-time Staff

Dental Insurance

- Free Single Plan Delta Dental. Eligible employees may purchase Family Plan.
- Delta Dental pays 100% on checkups and teeth cleaning; 80% of cavity repair and tooth extractions; 80% of high cost fillings, root canals, gum and bone diseases (non-surgical); 50% of dentures and bridges, teeth straightening, and gum and bone diseases (surgical).
- Deductible: Single \$25/yr, Family \$25 per family member/yr (maximum 3 members)
- There is no deductible for checkups and teeth cleaning. Maximum coverage is \$1,200 per eligible member per year.

Health Insurance

- Free Single Plan-PPO Core. Eligible employees may purchase Family Plan.
- Prescription Drugs: On each prescription dispensed by pharmaceutical network, all expenses beyond\$10, \$50, \$100 or \$150 and sales tax are paid.
- May select PPO Choice or HMO Core and pay any premium cost that exceeds the Agency-provided plan.
- Coverage under all plans includes Preventative Care benefit paid at 100%.

Vision Insurance

- Free Single Plan Delta Vision Family coverage at employee's expense.
- Eye exam once every calendar year \$0 Copay / In-network
- Lenses once every calendar year \$10 Copay / In-network
- Frames once every 2 calendar years \$0 Copay, \$150 allowance; 80% of balance over \$150 / In-network

Liability Insurance

Coverage by the Agency's liability insurance.

Life Insurance/AD&D

\$25,000 free term insurance to staff.

Long-Term Disability

Covers disability due to illness or accident after ninety (90) consecutive calendar days. Coverage insures 70% of regular income.

Retirement System

6.29% of salary applied to Iowa Public Employees' Retirement system. Agency contributes amount equal to 9.44% of salary.

Travel Accidental Death

\$100,000 coverage. Covers from home or office to school assignment, but not from home to assigned Agency center. Covers approved travel outside of area on approved Agency matters.

Worker's Compensation

Coverage by State of Iowa's Worker's Compensation.

Voluntary Flexible Spending Account

IRS 125 plan allows for pre-tax withholding of wages to be redirected toward dependent care and health care costs.

Leaves • Brief Description • Full-time Staff

Adoption Leave

5 days paid leave to process and secure the adoption of a child

Bereavement Leave

- 5 paid days immediate family
- 3 paid days extended family
- Non-cumulative

Emergency Leave •

3 days paid leave in event of emergency situations beyond employee's control

Leave Without Pay

• 1 year maximum unpaid leave for appropriate reasons

Military Leave

Granted for required military service

Personal Leave • 16 hours paid per year. Half hour increments. A portion of unused leave may carry over to the following year.

Illness/Disability Leave

- 13 days earned first year; 14 second; 15 third; 16 fourth; 17 fifth; 18 sixth and thereafter.
- Accrues with each pay period to 120 days. Employees with 120 days on July 1 shall be granted 8 hours of additional paid leave to be taken during that work year.
 - May be used for illness of immediate family-up to number of days granted for current year.
- Up to 5 days may be used for parental leave upon the birth or adoption of a child.

Religious Leave

May use personal leave or leave without pay.

Holidays

· 11 paid holidays

Vacation

Earned with each pay period. Annual rates: 2 weeks for those with 6 or less years service, 3 weeks for those with 7-13 years service. One additional day for those having completed 14 years with maximum of 4 weeks after 18 years.

GRANT WOOD AREA EDUCATION AGENCY

CLASSIFIED STAFF FRINGE BENEFITS (2023-24)

Insurances • Short Explanation • Part-time Staff Working 1330+ Hours

Dental Insurance

- Free Single Delta Dental Plan II. Eligible employees may purchase Family Plan.
- Delta Dental pays 100% on checkups and teeth cleaning; 80% of cavity repair and tooth extractions; 80% of high cost fillings, root canals, gum and bone diseases (non-surgical); 50% of dentures and bridges, teeth straightening, and gum and bone diseases (surgical).
- Deductible: Single \$25/yr, Family \$25 per family member/yr (maximum 3 members)
- There is no deductible for checkups and teeth cleaning. Maximum coverage is \$1,200 per eligible member per year.

Health Insurance

- Free Single Plan-PPO Choice. Eligible employees may purchase Family Plan.
- Prescription Drugs: On each prescription dispensed by pharmaceutical network, all expenses beyond \$10, \$40, \$70 or \$100 and sales tax are paid.
- May select PPO Premier or HMO Essential and pay any premium cost that exceeds the Agencyprovided plan.
- Coverage under all plans includes Preventative Care benefit paid at 100%.

Vision Insurance

- Free Single Plan-EyeMed Vision Care Plan. Family coverage at employee's expense.
- Eye exam once every 12 months \$5 Copay / In-network
- Lenses once every 12 months \$10 Copay / In-network
- Frames once every 24 months \$0 Copay, \$120 allowance; 80% of balance over \$120 / Innetwork

Liability Insurance

Coverage by the Agency's liability insurance.

Life Insurance/AD&D

\$25,000 free term insurance to staff.

Long-Term Disability

Covers disability due to illness or accident after ninety (90) consecutive calendar days. Coverage insures 70% of regular income.

Retirement System

• 6.29% of salary applied to Iowa Public Employees' Retirement system. Agency contributes amount equal to 9.44% of salary.

Travel Accidental Death

\$100,000 coverage. Covers from home or office to school assignment, but not from home to assigned Agency center. Covers approved travel outside of area on approved Agency matters.

Worker's Compensation

Coverage by State of Iowa's Worker's Compensation.

Voluntary Flexible Spending Account

IRS 125 plan allows for pre-tax withholding of wages to be redirected toward dependent care and health care costs.

Leaves • Brief Description • Leaves with * are prorated on number of hours scheduled to be worked relative to full-time employment

*Adoption Leave • 3-5 days paid leave to process and secure the adoption of a child

*Bereavement Leave

- Up to 3-5 paid days immediate family
- Up to 2-3 paid days extended family
- Non-cumulative

*Emergency Leave • 15-24 hours paid leave in event of emergency situations beyond employee's control.

Leave Without Pay

• 1 year maximum unpaid leave for appropriate reasons.

Military Leave

Granted for required military service.

*Personal Leave •

10-16 hours paid per year. Half hour increments. A portion of unused leave may carry over to the following year.

- *Illness/Disability Leave .5 days per pay period first year (8-13 days); .5385 second (9-14 days); .5769 third (9.5-15 days); .6154 fourth (10-16 days); .6538 fifth (10.5-17 days); .6923 sixth (11.5-18 days) and thereafter.
 - Accrues with each pay period to 120 days. Employees with 120 days on July 1 shall be granted 8 hours of additional paid leave to be taken during that work year.
 - May be used for illness of immediate family-up to number of days granted for current year.
 - Up to 5 days may be used for parental leave upon the birth or adoption of a child.

Religious Leave

May use personal leave or leave without pay.

*Holidays

7-11 paid holidays

Vacation

Available to full-time employees only.

GRANT WOOD AREA EDUCATION AGENCY

CLASSIFIED STAFF FRINGE BENEFITS (2023-24)

Insurances • Short Explanation • Part-time Staff Working 1040-1329 Hours

Dental Insurance

- Single Delta Dental at prorated cost. Eligible employees may purchase Family Plan with Board paying prorated portion of single.
- Delta Dental pays 100% on checkups and teeth cleaning; 80% of cavity repair and tooth extractions; 80% of high cost fillings, root canals, gum and bone diseases (non-surgical); 50% of dentures and bridges, teeth straightening, and gum and bone diseases (surgical).
- Deductible: Single \$25/yr, Family \$25 per family member/yr (maximum 3 members)
- There is no deductible for checkups and teeth cleaning. Maximum coverage is \$1,200 per eligible member per year.

Health Insurance

- Single Plan at prorated cost-PPO Choice. Eligible employees may purchase Family Plan.
- Prescription Drugs: On each prescription dispensed by pharmaceutical network, all expenses beyond \$10, \$40, \$70 or \$100 and sales tax are paid.
- May select PPO Premier or HMO Essential and pay any premium cost that exceeds the Agencyprovided plan.
- Coverage under all plans includes Preventative Care benefit paid at 100%.

Vision Insurance

- Single Plan at prorated cost-EyeMed Vision Care Plan. Family coverage at employee's expense
- Eye exam once every 12 months \$5 Copay / In-network
- Lenses once every 12 months \$10 Copay / In-network
- Frames once every 24 months \$0 Copay, \$120 allowance; 80% of balance over \$120 / Innetwork

Liability Insurance

Coverage by the Agency's liability insurance.

Life Insurance/AD&D

\$5,000 free term insurance to staff.

Long-Term Disability

Covers disability due to illness or accident after ninety (90) consecutive calendar days. Coverage insures 70% of regular income.

Retirement System

 6.29% of salary applied to Iowa Public Employees' Retirement system. Agency contributes amount equal to 9.44% of salary.

Travel Accidental Death

\$100,000 coverage. Covers from home or office to school assignment, but not from home to assigned Agency center. Covers approved travel outside of area on approved Agency matters.

Worker's Compensation

Coverage by State of Iowa's Worker's Compensation.

Voluntary Flexible Spending Account

IRS 125 plan allows for pre-tax withholding of wages to be redirected toward dependent care and health care costs.

Leaves • Brief Description • Leaves with * are prorated on number of hours scheduled to be worked relative to full-time employment

*Adoption Leave

2.5-3 days paid leave to process and secure the adoption of a child

*Bereavement Leave

- Up to 2.5-5 paid days immediate family
- Up to 1.5-3 paid days extended family
- Non-cumulative

*Emergency Leave • 12-15 hours paid leave in event of emergency situations beyond employee's control.

Leave Without Pay

1 year maximum unpaid leave for appropriate reasons.

Military Leave • Granted for required military service.

*Personal Leave • 8-10 hours paid per year. Half hour increments. A portion of unused leave may carry over to the following year.

- *Illness/Disability Leave .5 days per pay period first year (6.5-8 days); .5385 second (7-9 days); .5769 third (7.5-9.5 days); .6154 fourth (8-10 days); .6538 fifth (8.5-10.5 days); .6923 sixth (9-11.5 days) and thereafter.
 - Accrues with each pay period to 120 days. Employees with 120 days on July 1 shall be granted 8 hours of additional paid leave to be taken during that work year.
 - May be used for illness of immediate family-up to number of days granted for current year.
 - Up to 5 days may be used for parental leave upon the birth or adoption of a child.

Religious Leave • May use personal leave or leave without pay.

*Holidays • 5.5-11 paid holidays

Vacation • Available to full-time employees only.