

CONTRACTED STAFF BENEFITS (2025-26)

Insurances • Short Explanation • Full-time Staff

Health Insurance	- Free Single Plan - PPO Core. Family coverage at employee's expense. - 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%.
Dental Insurance	- Free Single Plan - Delta Dental. Family coverage at employee's expense. - 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.
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	\$50,000 free term life insurance to staff working half-time or more.
Long-Term Disability	Covers disability due to illness or accident after ninety (90) consecutive calendar days. Coverage insures 60% of regular income to staff working half-time or more.
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 death benefit 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
Illness/Disability Leave	13 paid days first year; 14 second; 15 third; 16 fourth; 17 fifth; 18 sixth and thereafter. - Accumulates 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.
Military Leave	Granted for required military service
Personal Leave	2 paid days per year. Increments of 30 minutes. Unused leave accumulates as illness/disability leave.
Professional Leave	Up to 3 days and \$400 annually. Accrues to \$2000 and 5 days.
Religious Leave	Options including paid leave available.

Fringe benefits are prorated for staff contracted less than full time