Listed below is a summary of the benefit offerings for **Full-Time** employees beginning September 1, 2013.

- Please look for more details to be mailed to your home in early July.
- Regional meetings will be held with details on Benefits and how to enroll.

### CIGNA—MEDICAL BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>OAP IN-NETWORK PLUS</th>
<th>OAP BASIC</th>
<th>CHOICE FUND HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NETWORK</strong></td>
<td>Network Only</td>
<td>In and Out of Network Benefits</td>
<td>In and Out of Network Benefits</td>
</tr>
<tr>
<td><strong>DEDUCTIBLE</strong></td>
<td>No Deductible</td>
<td>Low copays at Doctor /Specialist</td>
<td>Plan pays 80% after fund then deductible</td>
</tr>
<tr>
<td><strong>COINSURANCE</strong></td>
<td>Plan pays 100% after copay</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 80% after fund then deductible</td>
</tr>
<tr>
<td><strong>PHYSICIAN / SPECIALISTS</strong></td>
<td>$20/$35 copay</td>
<td>$25/$35 copay</td>
<td>Plan pays 80% after fund then deductible</td>
</tr>
<tr>
<td><strong>HOSPITAL SERVICES</strong></td>
<td>Copays</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 80% after fund then deductible</td>
</tr>
<tr>
<td><strong>PRESCRIPTION</strong></td>
<td>Prescription copays ($10/$25/$50)</td>
<td>Prescription copays ($10/$25/$50)</td>
<td>Prescription copays ($10/$25/$50)</td>
</tr>
<tr>
<td><strong>PREVENTATIVE CARE</strong></td>
<td></td>
<td></td>
<td>COVERED AT 100%</td>
</tr>
</tbody>
</table>

### CIGNA—DENTAL BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>DPPO ($2000)</th>
<th>DPPO ($1500)</th>
<th>EDPO— IN NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NETWORK</strong></td>
<td>In and Out of Network Benefits</td>
<td>In and Out of Network Benefits</td>
<td>Network Only</td>
</tr>
<tr>
<td><strong>DEDUCTIBLE</strong></td>
<td>$25-$75</td>
<td>$50-$150</td>
<td>No Deductible</td>
</tr>
<tr>
<td><strong>PREVENTATIVE</strong></td>
<td>Plan pays 100% after deductible</td>
<td>Plan pays 100% after deductible</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td><strong>BASIC SERVICES</strong></td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td><strong>MAJOR SERVICES</strong></td>
<td>Plan pays 60% after deductible</td>
<td>Plan pays 50% after deductible</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td><strong>ORTHODONTIC</strong></td>
<td>50% up to $2,000 Children up to age 24 No adult coverage</td>
<td>50% up $1,500 Children up to age 24 No adult coverage</td>
<td>100% after $2,300 deductible Children up to age 24 Adults covered</td>
</tr>
</tbody>
</table>
**METLIFE—BASIC LIFE BENEFITS**

**ACTIVE BENEFITS**
- 2 times annual contract salary
- 2 times annual contract salary AD&D (Accidental Death and Dismemberment)
- District pays 80%

**MAXIMUM BENEFIT**
- $300,000

**RETIREMENT BENEFITS**
- Continues at 1 time annual salary
- District pays 100%

**MAXIMUM BENEFIT**
- $50,000

**METLIFE—SUPPLEMENTAL LIFE BENEFITS**

**EMPLOYEE**
- Eligible for up to 5 times annual salary (purchased in increments of 10,000)

**MAXIMUM BENEFIT**
- $500,000

**SPOUSE LIFE**
- Eligible up to 1/2 of Employee Supplemental Life

**CHILD LIFE**
- $10,000 or $20,000

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**DAVIS VISION—VISION BENEFITS**

| NETWORK | • In and Out of Network Benefits |
| EXAM | • $10 copay |
| LENSES | • $20 copay |
| CONTACT LENSES/FRAMES | • For Non-Davis Vision Collection $130 to $150 credit allowance, plus discounts on Lens Options |

**NEW**

**CORPORATE PLANNING NETWORK**
**FLEXIBLE SPENDING AND DEPENDENT CHILD CARE ACCOUNTS**
- Set aside dollars, pre-tax, to be used for out of pocket medical, dental and vision expenses
- Pre-Tax dollars to be used for child-care or elderly care

**STANDARD GROUP LONG-TERM DISABILITY**
- Pays you 60% of your pre-disability earnings
- No qualifying if you enroll now

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**OTHER VOLUNTARY BENEFITS**
- AFLAC
- COLONIAL LIFE
- AMERICAN FIDLETY

**SUPPLEMENTAL RETIREMENT PLANS**
(available to Part-time and sub-employees too)
- Variety of Plan Options and Vendors
- 403(b)
- Roth (after-tax)
- 457 (Deferred Compensation)
### SICK LEAVE

**ELIGIBILITY**
- All full-time permanent staff employed with the unified district

**ACCRUAL RATE**
Full-time employees will accrue one sick day per month of employment throughout the year:
- 10 month employees will accrue 10 sick days/year
- 10.5 month employees will accrue 10.5 sick days/year
- 11 month employees will accrue 11 sick days/year
- 12 month employees will accrue 12 sick days/year

**ROLLOVER POLICY**
- All unused sick days including those accumulated in your legacy district will roll over to the subsequent work year and can be used toward retirement credit.

### VACATION

**ELIGIBILITY**
- Those employed in full-time permanent 12 month positions that do not require a teaching license are eligible for accruing vacation time in the unified district.

**ACCRUAL RATE**
Effective 7-1-2013
Eligible employees must have completed a minimum 6 months of continuous service in their legacy district and/or unified district in order begin accruing vacation days and only when they are in paid status. Rates of accrual depend on years of service:
- Employees with 6 months – less than 3 years will accrue 0.46 days biweekly
- Employees with 3 years – less than 10 years will accrue 0.54 days biweekly
- Employees with 10 years – less than 15 years will accrue 0.65 days biweekly
- Employees with 15 years – less than 25 years will accrue 0.77 days biweekly
- Employees with 25 years or more will accrue 0.96 days biweekly

### PERSONAL/PROFESSIONAL LEAVE

**ELIGIBILITY**
- Teachers

**ACCRUAL RATE**
- Teachers are permitted 2 personal/professional leave days per school year

**ROLLOVER POLICY**
- Unused personal leave days do not roll over to the subsequent school year. They will be transferred to sick leave and can be converted to retirement credit.