Bismarck Public Schools
Teacher Benefit Summary
2015-2016

- **Retirement**: The District participates in the North Dakota Teachers’ Fund for Retirement. Teachers contribute 11.75% of salary and the District matches with a 12.75% contribution.

- **Medical Insurance**: The district will pay up to $1015 per month for medical insurance. The employee portion for a family plan is $485 per month. The district pays the entire premium for the single ($580) and SPD ($1015).

- **Dental Insurance** - The employee portion for a single policy is $16 per month, with the district paying $27 per month. The employee cost for a family policy is $58 per month, with the district paying $52 per month.

- **Vision Insurance** - The District pays $17 for vision insurance. The employee cost for a family plan is $8 per month. The District pays the entire premium for a single plan ($12).

- **Flexible Benefits Program** - This program helps employees save money by converting unreimbursed medical expenses and dependent care expenses from an after-tax to a before-tax basis. Employees can set up medical spending accounts up to $2,500 per year and dependent care spending accounts up to $5,000 per year.

- **$50,000 Term Life Insurance**: The district pays the entire premium for eligible teachers.

- **Long Term Disability Insurance**: The district pays the entire premium for eligible teachers.

- **Sick Leave**
  A. 12 days for 9 and 10 month contracts.
  B. 13 days for 11 month contracts.
  C. 14 days for 12 month contracts.
  D. Part-time teachers receive sick leave days commensurate to the percentage of their contract.
  E. Unused sick leave days can cumulate to 190 days.

- **Personal Leave**
  A. 2 days per year for teachers with 0 - 10 years of BPS teaching experience. A maximum accumulation of 5 days.
  B. 3 days per year for teachers with 10-14 years of BPS teaching experience. A maximum accumulation of 5 days.
  C. 4 days per year for teachers with 15 or more years of BPS teaching experience. A maximum accumulation of 5 days.
  D. Part-time staff receives personal leave days prorated to the percentage of their contracts.

**Optional Programs – Through Payroll Deduction**

- YMCA
- Women’s Health Center
- Savings Bonds
- Tax Shelter Annuities
- Optional Insurance Plans