Jefferson County Public Schools
Employee Benefits Summary

Health Insurance
The State provides a monthly amount toward the cost of your health-insurance plan selection. Kentucky is self-insured. Humana and Express Scripts administer the insurance. Review benefits and cost on the State web site at http://personnel.ky.gov/dei/09OE/healthplans.htm.

Health Reimbursement Arrangement (HRA)
If Health insurance is waived, the State will contribute $175 per month to a Health Reimbursement Arrangement (HRA) through Humana for reimbursement of eligible expenses.
http://personnel.ky.gov/dei/09OE/healthplans.htm

Flexible Spending Accounts (FSAs)
Medical Care FSA
Provides benefits through reimbursement of eligible expenses using pretax dollars. The maximum annual contribution of pretax dollars for medical reimbursement is $5,000. For more information, see State site at http://personnel.ky.gov/dei/09OE/healthplans.htm

Dependent Care
Employee may voluntarily contribute pretax dollars for approved dependent-care expenditures, up to a maximum of $5,000 annually. See State site at http://personnel.ky.gov/dei/09OE/healthplans.htm

Life Insurance
State-paid—Term-life policy with $20,000 death benefit
JCPS District-paid—Term-life policy, equal to annual salary (minimum $10,000-maximum $50,000)

Retirement Plan-CERS (County Employees Retirement System)
Employee contributes a KRS-determined percentage pretax (either 5% or 6% depending on hire date) the district contribution rate for 2010-11 is 16.93%. Members participate in Social Security and Medicare systems.

Retirement Plan-KTRS (Kentucky Teacher's Retirement System)
Eligibility—Position requires a bachelor's degree. Employee contributes a KTRS-determined percentage pretax (either 10.105% or 10.855% depending on hire date, increasing to 12.855% by 2015); State contributes 13.355% or 14.105% depending on KTRS enrollment date. In 2011, JCPS will contribute .50 % increasing to 3 percent by 2015. Members do not pay into the Social Security system; they contribute to Medicare only.

Retirement Plan-KTRS (Kentucky Teacher's Retirement System-cont.)

Long-Term Disability
Provides financial protection in case of disability. Policy pays 66 2/3 percent of the employee's basic annual salary (subject to coordination of other benefits).
Eligibility—Must be employed one year by the district.

Approved Paid-Leave Benefits
- Sick—10 to 12 days
- Personal—3 days
- Emergency—2 days
- Vacation—260 day personnel only

IRC Section 125 Cafeteria Plan
Provides tax-saving benefits for Section 125-eligible insurance premiums.

- Health Insurance—KEHP Kentucky Employees Health Plan
- Dental Insurance—Delta Dental or Assurant Dental
- Vision Insurance—United Health Care/Spectera
- Supplemental Health—Colonial
- Accidental Death and Dismemberment—CIGNA
- Cancer Insurance—American Fidelity, Colonial

Tax Sheltered Annuities (TSAs)
401(k), 403(b), 457 Deferred Compensation Plans. The voluntary tax sheltered annuity provides employees the opportunity to save and invest for their long term financial goals. A variety of approved TSA companies are available for investment selection.

Equal Opportunity/Affirmative Action Employer Offering Equal Educational Opportunities