

TULSA PUBLIC SCHOOLS

Benefits Summary – Teacher*

Updated: January 6, 2011

Health Insurance

- Medical (10 options)
- Dental (8 options)
- Vision (5 options)

Flexible Spending Account

- Available for unreimbursed medical and dependent day care expenses

Life and Disability Insurance

- Life insurance - One and one-half times salary - \$20,000 minimum
- Immediate Assistance Club (life insurance)
- Long Term Disability insurance - 60% of salary after 90 day waiting period
- Short Term Disability insurance

Employee Assistance Program (EAP)

- Family counseling services available

Paid Time Off

- Sick – 10 days per year
- Bereavement – 3 days per death
- Religious Observance
- Legal proceedings
- Emergency leave

Retirement / Savings

- Oklahoma Teachers' Retirement System
- 529 College Savings Plan
- 457(b) Deferred Compensation Plan
- 403(b) Deferred Compensation Plans

About Your Pay

- Pay day is the 20th of the each month

(See attached schedule for details)

*(For Employees In A Regular, Non-Temporary, Position and Scheduled For 4 or More Hours Per Day)

Health, Dental and Vision Insurance options are effective 1/1/2010-12/31/2010

HEALTH INSURANCE

- **Insurance Enrollment Time Frame**
 - You have 30 days from your **hire date** to enroll in any insurance benefit.
 - If you are not enrolled within the 30 days, you must wait until the next open enrollment period. (**Open Enrollment** occurs in October with a January 1st effective date for some programs and in April with a July 1st effective date for other programs.)
- **Medical Insurance**
 - 4 HMO (Health Maintenance Organization) and 1 PPO (Preferred Provider Organization) plans are available
 - HealthChoice (PPO) www.healthchoiceok.com
 - Community Care (HMO) www.ccok.com
 - Global Health (HMO) www.globalhealth.cc
 - PacifiCare (HMO) www.pacificare.com
 - Employee coverage partially or fully paid by the State and/or District
 - Certified employees who decline insurance will receive a benefit allowance payment
- **Dental Insurance**
 - 7 plans are available
 - HealthChoice Dental www.healthchoiceok.com
 - Assurant Freedom Preferred www.assurantemployeebenefits.com
 - Assurant Heritage Plus Prepaid www.assurantemployeebenefits.com
 - Assurant Heritage Secure Prepaid www.assurantemployeebenefits.com
 - CIGNA DHMO www.cigna.com
 - Delta Dental PPO www.deltadentalok.org
 - Delta Dental Premier www.deltadentalok.org
 - Delta's Choice www.deltadentalok.org
 - Employee coverage partially paid by the District
- **Vision Insurance**
 - 5 plans are available
 - Humana/CompBenefits/VisionCare Plan www.compbenefits.com
 - Primary VisionCare Services www.pvcs-usa.com
 - United Health Care www.myuhcvision.com
 - Superior Vision Services www.superiorvision.com
 - Vision Service Plan www.vsp.com

FLEXIBLE SPENDING ACCOUNT (FSA)

- Employees can set aside pre-tax dollars to use for unreimbursed medical expenses and dependent day care expenses

LIFE AND DISABILITY INSURANCE

- **Life Insurance and Accidental Death & Dismemberment Insurance**
 - Coverage of one and one-half times salary with a minimum of \$20,000.
 - Optional coverage available from 4 plans
 - AFLAC
 - American Fidelity
 - Lincoln Financial
 - HealthChoice

- Tulsa Teachers and Immediate Assistance Club (TTEIAC)
 - A voluntary assistance program which provides an immediate payment of \$2.00 per member to the family in the event of the death of a TTEIAC member. (Example: If there are 1,500 members, the benefit would be \$3,000.)
 - An initial \$4.00 is payable at the time of enrollment
 - An employee's spouse and eligible children are able to join
- **Long Term Disability**
 - District Paid
 - Coverage = 60% of salary
 - Maximum Monthly Benefit: \$2,500
 - Elimination Period: 90 days
 - Integrated with other insurance plans
- **Short Term Disability**
 - Optional coverage available from 2 plans
 - American Fidelity
 - Lincoln Financial

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Family counseling services provided by Family and Children's Services

PAID TIME OFF

- **Sick Days**
 - 10 days per year (prorated based on start date)
 - 1 additional day per year if no Personal Business Days were used during the previous year
 - May be used for personal illness or to care for a family member
 - Unused days are carried over to the following year
 - A maximum of 60 days can be transferred from another Oklahoma school district
 - **Sub Deduct Days**
 - 20 days per year (prorated based on start date)
 - May only be used for personal illness
 - Pay for the substitute teacher is deducted from the regular teacher's salary at the rate of \$70 per day
- **Bereavement**
 - Up to 3 days for the death of an immediate family member
- **Religious Observance**
 - These days must be approved in advance by his/her supervisor or a designee of the Superintendent
- **Legal Proceedings**
 - Employees paid for jury duty or when the employee is subpoenaed in a criminal, civil, or juvenile proceeding
- **Emergency**
 - Employees will have up to 5 days annually to handle an unforeseen event requiring the employee's absence for duties or responsibilities that cannot be handled outside the normal school day. Whenever possible, approval of his/her immediate supervisor or a designee of the Superintendent, prior to taking any leave is required.

PERSONAL BUSINESS DAYS

- 5 days per year
- Pay for the substitute teacher is deducted from the regular teacher's salary
 - The deduction amount for the first 2 days each year is \$50 per day
 - The deduction amount for the third, fourth and fifth day each year is \$70 per day

RETIREMENT / SAVINGS

- **Retirement**
 - Teachers participate in the Oklahoma Teachers' Retirement System
 - Contributions are 7% of salary
 - Partial credit paid by the state based on years of service
- **Savings**
 - 529 College Savings Plan
 - Tax exempt by the state of Oklahoma
 - 457(b) Deferred Compensation Plan Tax Deferred Annuity
 - Offered by Fidelity Investments
 - Additional information available from the Benefits Department
 - 403 (b) Deferred Compensation Plans
 - Information available from individual brokers

PAYROLL

- **Pay Days**
 - Pay day is the 20th of each month
- **Pay Amount**
 - The pay for teachers hired at the beginning of the year will be one twelfth of the annual contract amount and will be paid September through August
 - The pay for teachers hired after the beginning of the school year will be prorated based on the hire date

COMMUNITY

- **United Way**
 - TPS supports the local United Way and highly encourages you to complete the enrollment card and return it to the Payroll Department

FREQUENTLY ASKED QUESTIONS

- How long do I have to enroll in benefits?
 - **You have 30 days from your hire date to enroll for any insurance benefit.**
- When can I enroll in benefits if I did not enroll during my first 30 days?
 - **You must wait until the next Open Enrollment Period.**
- When is Open Enrollment?
 - **Your medical, dental, vision and life programs are in October with a January 1st effective date. However, other programs may be in April with a July 1st effective date.**
- Where do I go for help?
 - **Benefits Help Line (918) 746-6394**
 - **Benefits e-Mail benefits@tulsaschools.org**
- Are there special events that may occur during the year that allows me to enroll or change benefits?
 - **You can enroll or change benefits if you have a “Qualifying Event” as defined by law. Some examples of qualifying events are:**
 - **Marriage**
 - **Divorce**
 - **Birth or adoption of a child**
 - **Obtaining other group insurance**
- How soon must I enroll or change my insurance after the “Qualifying Event”?
 - **You have 30 days following the qualifying event to make the change.**