



# Bartlesville Public Schools Employee Benefits Summary

<p><b>GROUP TERM LIFE INSURANCE</b> Paid by District</p>	<p>Basic Life Death Benefit -Employee \$10,000 or over age 70, \$5,000          -Spouse \$ 2,000          -Children up to \$1,000 per child depending on their age.          Accidental Death &amp; Dismemberment \$10,000 or over age 70, \$5,000</p>
<p><b>GROUP TERM LIFE INSURANCE</b> Additional Purchased by Employee</p>	<p>Additional life insurance may be purchased at the time of initial employment without a health check-up. Additional benefits of up to \$50,000 may be purchased. Premiums may be pre-taxed (up to \$40,000). See flier in Metropolitan Life booklet for premium amounts. This additional benefit is optional.</p>
<p><b>LONG TERM DISABILITY</b> Paid by District</p>	<p>Known as income protection - protects 60% of your gross monthly income to a maximum benefit of \$1,000 per month.          An elimination period of 180 days is necessary before benefits begin to pay.</p>
<p><b>STATE FBA FRINGE</b> To be used towards Section 125 cafeteria plan or to take as taxable income.</p>	<p>Certified Staff working 1 or more hours- \$ 69.71 in lieu of health insurance          OR \$364.24 towards health insurance          Support Staff working 6 or more hours- \$189.69 in lieu of health insurance          OR \$364.24 towards health insurance          Support Staff working under 6 hours does not receive State FBA Fringe</p>
<p><b>DISTRICT FRINGE</b> To be used towards health insurance or To take as taxable income.</p>	<p>Support Staff working 6 or more hours- \$ 42.00          Support Staff working under 6 hrs not less than 4 hrs \$ 21.00          OR district pays half of the single health premium \$182.12</p>
<p><b>HEALTH INSURANCE</b> State Health – Health Choice <b>HC</b> <a href="http://www.healthchoiceok.com">www.healthchoiceok.com</a></p> <p style="text-align: center;"><b>Or</b></p> <p>Community Care <b>HMO</b> <a href="http://www.ccok.com">www.ccok.com</a></p>	<p><b>HC High Option:</b> \$500 individual / \$900 family deductible          Co-Pays: \$25 per office visit          Prescriptions: Prescriptions are generic mandated.          In-network pharmacy prescriptions vary from \$0 to \$100.          Out-of-network pharmacy prescriptions vary from \$0 to \$125.          Please see the Oklahoma State and Education Employees Group Insurance Board Booklet for details.          Maximum Out-of-Pocket: \$2,800 individual</p> <p><b>HC Basic Option:</b> Insurance pays for the first \$500 of eligible charges.          Member then pays for the next \$500 of eligible charges.          Benefits are 50/50 until maximum out of pocket is reached.          Maximum Out-of-Pocket: \$5,500 individual</p> <p><b>HMO Standard Option:</b> No Deductible          Co-Pays: \$20 per office visit/\$35 per office visit for specialist          Various tiers for prescriptions          Maximum Out-of-Pocket: \$1,500 individual/\$3,000 family</p> <p><b>HMO Alternative Option:</b> No Deductible          Co-Pays: \$25 per office visit/\$40 per office visit for specialist          Various tiers for prescriptions          Maximum Out-of-Pocket: \$2,000 individual/\$4,000 family</p>
<p><b>DENTAL INSURANCE</b> <a href="http://www.sib.state.ok.us">www.sib.state.ok.us</a></p>	<p>Plans do vary on coverage.          See Oklahoma State and Education Employees Group Insurance Board Benefit Booklet for more details. See back for more options.</p>

<p><b>Health Choice Dental (State Plan)</b></p>	<p>Maximum Benefits: \$1,500 annual benefit per individual \$1,800 lifetime benefit for Orthodontia Deductibles: \$25/\$50 Per Person Deductible for Network Providers \$25 Per Person Deductible for Non-Network Providers</p>
<p><b>More Dental Options</b></p>	<p>Assurant Freedom Preferred (800) 443-2995 <a href="http://www.fortisbenefitsdental.com">www.fortisbenefitsdental.com</a> Assurant Heritage Plus Prepaid (800) 443-2995 <a href="http://www.fortisbenefitsdental.com">www.fortisbenefitsdental.com</a> CIGNA DHMO (800) 367-1037 <a href="http://www.cigna.com">www.cigna.com</a> Delta Preferred (800) 522-0188 <a href="http://www.deltadentalok.org">www.deltadentalok.org</a> Delta's Choice (800) 522-0188 <a href="http://www.deltadentalok.org">www.deltadentalok.org</a></p>
<p><b>VISION PLANS</b></p>	<p>Plans do vary on coverage and premiums. CompBenefits/Vision Care (800) 865-3676 <a href="http://www.visioncare.com">www.visioncare.com</a> Primary Vision Care (888) 357-6912 <a href="http://www.pvcs-usa.com">www.pvcs-usa.com</a> Spectera (800) 638-3120 <a href="http://www.spectera.com">www.spectera.com</a> Superior Vision Plan (800) 507-3800 <a href="http://www.superiorvision.com">www.superiorvision.com</a> Vision Service Plan (800) 877-7195 <a href="http://www.vsp.com">www.vsp.com</a> Please see the Oklahoma State and Education Employees Group Insurance Board Booklet for details.</p>
<p><b>SECTION 125 CAFETERIA PLAN</b> <a href="http://www.afadvantage.com">www.afadvantage.com</a></p>	<p>SECTION 125 permits an employer to offer employees the choice between taxable income and certain non-taxable income, also known as "qualified benefits" through a cafeteria plan without the employees having to recognize the taxable income. The Bartlesville Public Schools does offer the Section 125 Cafeteria Plan. You may pre-tax the premiums for the following; health, dental, vision, cancer and additional life insurance (per IRS guidelines). You may <b>not</b> pre-tax premiums for additional long-term disability. You may also elect to set aside a certain amount of your income on a pre-tax basis for Medical Reimbursement and Dependent Day Care expenses. These are known as flexible spending accounts. These accounts are established through American Fidelity Assurance Company (see below). This is a "use it or lose it" plan.</p>
<p><b>AMERICAN FIDELITY</b> <a href="http://www.afadvantage.com">www.afadvantage.com</a></p>	<p>American Fidelity Assurance Company offers policies including cancer, long-term disability, short-term disability, life, health gap and others. Enrollment with American Fidelity is in November of each year, with deductions beginning in the following January.</p>
<p><b>OKLAHOMA TEACHER RETIREMENT SYSTEM</b>  <a href="http://www.trs.state.ok.us">www.trs.state.ok.us</a></p>	<p>Certified Employees: You are required to be a member of TRS. District will pay 7.5269% of your base salary (base + retirement fringe = total). You pay 7% on any additional compensation and fringe benefits. If enrolling at age 55 or above, requirement of participation may be waived. Support Employees: You may join TRS, however, you are not required to. You pay 7% of your gross monthly income and fringe benefits.</p>
<p><b>403(b) TAX SHELTERED ANNUITIES</b></p>	<p>This is a retirement plan for employees of public school systems similar to a 401(k) plan. The Bartlesville Public Schools' plan is a salary reduction plan. Contributions result from voluntary reductions in salary by the employee(s) and are deducted before federal and state taxes are calculated.</p>
<p><b>OTHER VOLUNTARY DEDUCTIONS</b></p>	<p>These include the following: YMCA discount membership Pre-Paid Legal Services Professional Dues United Way Membership in the following: OK Federal Credit Union (918-335-1844) OEA Credit Union (800-324-8259) Tulsa Teachers Credit Union (800-234-8828) 66 Federal Credit Union (918-336-7662)</p>
<p><b>DIRECT DEPOSIT</b></p>	<p>Direct deposit of your payroll check is available to all employees. A direct deposit form and voided check (checking account) or voided deposit slip (savings account) are required. All forms are due in the payroll office ten days before a scheduled pay date.</p>
<p><b>DISTRICT LEAVE PROVISIONS</b></p>	<p>For district leave provisions and other policy information, refer to the Negotiated Agreement (certified personnel) or the Classified Employee Agreement Manual (support personnel).</p>