



North Marion School District

20256 Grim Road N.E.
Aurora, OR 97002

Benefits at a Glance

For Licensed Educators

North Marion School District (NMSD) offers a wide range of benefits as part of your total compensation package. As a full-time employee, you can elect to participate in medical, dental, and/or vision coverage, plan for your future with pre/post tax investing through the 403b retirement plan, and continue your education or professional development with support from the District.

Insurance

Eligibility

You are eligible for insurance benefits the first of the month after employment.

OEBB

As a public school district, the District provides employee benefits through the Oregon Educators Benefit Board (OEBB). OEBB provides a comprehensive selection of benefit plan options with a focus on promoting better health, better care and lower costs.

Medical Insurance

The District, via OEBB, offers comprehensive medical insurance from Kaiser Permanent and Moda Health

- **Kaiser** - is uniquely designed to give you the information and support you need to live well, with everything working seamlessly together, including excellent care, nearby locations throughout Portland and Salem, online access anytime, most services found at one location, and convenient classes, resources, and more. For the 2019/2020 school year, Kaiser has 3 medical plan options available thru OEBB.
- **Moda** – focused on integrated, whole health plans with robust programs and services, Moda provides access to more than 90 hospitals and 26,000 providers in Oregon, Washington, and Idaho through the Connexus network. Plans include in-network and out-of-network benefits and the option of coordinated care. For the 2019/2020 school year, Moda has seven medical plan options available thru OEBB, including two HDHP, HSA-compliant plans.

Dental Insurance

The District, via OEBB, offers three options for dental insurance:

- **Kaiser** – dental services offered through Kaiser.
- **Willamette Dental Group** – high quality dental care available from more than 50 locations in Oregon, Washington and Idaho
- **Delta Dental (Moda Health)** – four Delta Dental plans are available, utilizing a vast network of dental

providers, each plan designed to meet your individual needs.

Vision Insurance

The District, via OEBB, offers vision benefits from Kaiser, Moda or VSP.

Alternative Care

To help you achieve total health, our medical plans thru Kaiser and Moda include an alternative care benefit.

Chiropractic, naturopathic, acupuncture and massage therapy are available to meet your individual needs.

Flexible Spending Account

Flexible Spending Accounts (FSA) are employer-sponsored programs that allow you to use before-tax dollars to pay for medical, dental, vision, pharmacy expenses and dependent care expenses that you are already incurring.

Health Savings Account

Health Savings Accounts (HSA) allow you to use tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan. HSA participation requires enrollment in a high-deductible health plan (HDHP).

Health Reimbursement Account

Health Reimbursement Accounts (HRA) are available to those employees who are covered by other group medical coverage and opt-out of District coverage.

HRA funds can be used for eligible out-of-pocket healthcare expenses and premiums.

Long-term Disability (LTD)

This employer-paid benefit replaces 60% of wages when an employee is unable to work for at least 60 days because of their own injury or illness.

Voluntary Benefits

Along with comprehensive medical benefits, employees have the option to enroll in additional voluntary benefits with the premiums paid via payroll deductions. Such voluntary benefits include:

- Long-term or Short-term Disability
- Accident
- Critical Illness
- Life insurance

Premium Costs

If your standard hours are above 30 hours per week, the District will pay up to \$1215 per month for the 2019/2020 school year (\$1240 per month for the 2020/2021 school year) toward insurance premiums. You can add

Note: This flyer contains a brief description of North Marion School District insurance coverage and other benefits. In case of any conflict between this flyer and official plan documents, provisions of the plan documents will govern. Plans may change or stop at any time. This is not an employment contract. For more details, contact NMSD HR.

dependents to your insurance coverage at an increased cost.

Insurance Opt-Out

If you are covered by other group medical coverage, you can opt-out of medical only or medical, dental and vision coverage. The District will make a contribution to a Health Reimbursement Account (HRA) of \$250 per month if you opt-out of medical only or \$300 per month if you opt-out of medical, dental and vision.

Retirement

Public Employee Retirement System (PERS)

The District participates in the Public Employee Retirement System (PERS). Generally, you will be considered a member of PERS after six (6) months of employment. All contributions to PERS are made by the District, this includes the 6% employee contribution.

Tax-Shelter Annuity (TSA) 403b

In addition to PERS membership, the District has established a convenient way for our employees to save for retirement. You will be eligible to enroll in the Tax-Shelter Annuity 403(b) upon hire (there is no waiting period). Employees have the option to enroll in pre and post-tax retirement plans. Accounts are always 100% vested.

Tax-Shelter Annuity 403b Vendors

The following TSA vendors are currently available:

- Equitable (AXA Equitable Life Insurance Company)
- Fidelity Investments
- Penselect
- Standard Insurance
- Voya Retirement Insurance and Annuity Company

Several of these vendors have Roth plans available.

Other Benefits

Professional Leave

The District will encourage and support your professional development by granting up to three (3) days of paid professional leave each school year. Such leave will be granted for a variety of activities as long as the employee's contribution to the District is improved.

Tuition Reimbursement

If you are interested in continuing your education, the District allows up to \$1200 tuition reimbursement each school year. Graduate level courses must be directly related to your assigned teaching area and pre-approval is required.

Curriculum Work & Instructional Development

If you are interested in the development of instructional programs outside of your regular work activity, you can request Curriculum Work and receive additional compensation.

To encourage staff efforts to improve instruction and instructional methods, the District supports Instructional

Development activity. When such activity is completed outside the scheduled work day, you can request additional compensation as long as the activity is pre-approved.

Supplemental Pay

You will have the opportunity to earn supplemental pay by taking on additional responsibilities or completing tasks outside your regular workday. Types of responsibilities that are eligible for supplemental pay include:

- Supervision of school events
- Coaching
- Extra Duty and Co-Curricular: compensation for work beyond the regular work day and/or beyond the regularly assigned duties.
- Supplemental Educational Services: services related to a licensed staff assignment, but outside the normal work schedule or scope of work. Includes on-line learning and extended contracts.

Specialist Stipends

If you are assigned a position in Special Education or ELL, you will be eligible for an annual stipend of \$2500.

Longevity Stipend

In recognition of your continued contribution to the District, once you have been employed with the District for five (5) years, you will receive a longevity stipend of \$4000 if you do not receive a step increase because you are at the top step of the salary schedule.

Sick Leave

As a new employee, you will be allowed eighty (80) hours of paid sick leave for illness and injury during the school year. Unused sick leave will roll-over from year to year. If you have worked at another Oregon school district, you may be eligible to transfer any unused sick leave after 30 days of employment.

Personal Leave

You will be eligible for twenty-four (24) hours of personal leave each school year. Personal leave can be used in increments of 1 hour or more.

Employee Assistance Program

The Employee Assistance Program (EAP) helps you privately solve problems that may interfere with your work, family or life in general. EAP services are free to you, your dependents and your household members. EAP services are always confidential and provided by experts.

Leaves of Absence

The District complies with the federal Family and Medical Leave Act (FMLA) as well as comparable state legislation, including Oregon Family Leave Act (OFLA).

Additional information on anything contained in this document is available from HR.