

## Benefits for Full-Time Certified Personnel

6/20/06

<b>Health Insurance Option</b>		<b>Annual Premium*</b>	<b>Employee Portion</b>	<b>Employer Portion</b>
BlueCross BlueShield PPO	Individual Coverage	\$4,918.80	\$0.00	\$4,918.80
CIGNA POS	Individual Coverage	\$4,507.92	\$0.00	\$4,507.92
John Deere HMO	Individual Coverage	\$4,786.68	\$0.00	\$4,786.68
BlueCross BlueShield PPO	Family Coverage	\$12,276.24	\$4,046.52	\$8,229.72
CIGNA POS	Family Coverage	\$11,251.44	\$3,708.96	\$7,542.48
John Deere HMO	Family Coverage	\$11,946.72	\$3,938.04	\$8,008.68

\* Premiums shown do not include January 2007 increases

### **Dental and Dental/Vision Options**

Employer contributes \$200 annually toward premium

### **Life Insurance**

Employer provides \$20,000 of term life/AD&D insurance coverage at an annual cost of \$68.40 to the employer

### **Early Retirement Incentive Program**

1. Employees participating in the Early Retirement Incentive Program shall receive:
  - a. \$9,000 in two equal payments, or
  - b. \$10,500 in three equal payments.
2. Benefits shall be paid each June following retirement until the above balance is paid.
3. Participation in the program is voluntary.
4. Applicants must apply by April 1 of the school year in which they intend to retire. Failure to apply by the April 1 deadline will forfeit the right to retire under this program.

### **Professional Growth Incentive**

To encourage beginning or experienced teachers toward professional growth the Board will offer a professional growth financial incentive for up to fifty (50) teachers per year who take graduate level academic course work targeting any of the qualified growth areas. The incentive would reimburse teachers on a cost basis up to an amount equal to \$600 per year. If teachers elect to take PRAXIS Exams to meet the NCLB "highly qualified" requirements, the system would reimburse the cost of study materials and testing fees.

### **Personal Leave**

At the beginning of each school year, each teacher shall be credited with three (3) days leave to be used for personal business. Teachers with fifteen (15) or more years of creditable teaching service will earn an additional one (1) day of personal leave. (2 days are state funded, 2 days are locally funded)

### **Sick Leave Exit Option**

As an incentive for teachers to maintain consistent and regular attendance and thereby improve the quality and consistency of instruction, the Board shall offer a financial incentive for accumulated sick leave.

This incentive becomes an option only after ten (10) consecutive years of service in the Jefferson County School System. If a teacher retires, transfers to another system or otherwise leaves the school system in good standing, the individual may apply for an incentive of twenty-five (\$25) for each accumulated day of sick leave. The incentive payment would be made in one lump sum payment and subject to standard payroll procedures for any state or federal income tax, social security, and Medicare. The teacher must file the "Application for Sick Leave Incentive" with the Director of Schools by April 1st of the year he intends to retire or leave the system. Failure to file the above form by the April 1st deadline will cause forfeiture of the sick leave incentive.