

BENEFITS AT A GLANCE

MRUSD may provide all or some of the following benefits to eligible positioned personnel pursuant to the governing document [contract, personnel guidelines, master agreement, etc.] for their position. This summary seeks to provide you with an **overview only** of MRUSD's group benefits. Where this summation and employment or carrier documents differ, the employment/carrier documents shall govern.

RETIREMENT –

All teachers will participate in the Vermont State Teachers Retirement System (VSTRS.) There is no match for this retirement plan and enrollment is not optional.

Support staff participate in the Vermont Municipal Employee's Retirement System (VMERS.) There is an employer match and enrollment is not optional.

All positioned employees have the choice of enrolling in MRUSD's optional §403 (b) or the §457 (b) Plan through the State of Vermont plan. There is no match for this optional election managed by Prudential Insurance.

LIFE and LONG-TERM DISABILITY (LTD) –

MRUSD provides, via Lincoln Financial, group term \$30,000 life insurance and accidental death and dismemberment (AD&D) insurance to all full-time employees. There is no cost to the employee for this benefit.

All employees enroll in the districts LTD plan provided by Lincoln. This plan is an income replacement product that benefits the employee in cases of disability causing absence.

MEDICAL INSURANCE –

The MRUSD has coverage options available from Blue Cross and Blue Shield of Vermont through the Vermont Education Health Initiative (VEHI). There is an alternative cash benefit. There is a cost associated with these plans. Part time positioned employees may enroll at an additional cost.

CAFETERIA PLANS –

MRUSD offers a multiple option plan managed by Health Equity Inc. This program allows faculty and staff to have their portion of the premium payment for health insurances deducted on a pre-tax basis and allows for a contribution to Out-of-Pocket costs by the employer to an HRA or HSA. Optionally, employees may also have money deducted on a pre-tax basis from their paycheck to use for eligible health, dental and dependent care expenses. There are nominal fees associated with some of these options.

DENTAL INSURANCE -

Northeast Delta Dental, via VEHI, provides coverage to eligible full-time employees. We have a \$1,000 per person per year benefit. There is no cost to the employee for this benefit.

LEAVE -

Beyond Federal and State mandated leave entitlements, employees are encouraged to reference their master agreement/employment guidelines to determine to which leave benefits, if any, they may be entitled. In general, positioned employees may be provided paid sick, personal, professional and bereavement leave benefits. Holiday and Vacation leaves may be afforded to full-time, full-year staff according to the appropriate governing document.

Leave time is credited to employees under the assumption they will work the full school year. Employee's terminating employment early will have their leave pro-rated and are subject to repaying overdrawn leave balances in some cases.

OTHER -

Direct Deposit, Professional Development, Training, Computer Purchase and an Employee Portal for the employee's convenience.