



Ballard Community School Benefits Overview

Insurance Benefits (for employees working more than 30 hours/week)

- **Health Insurance - \$1,000 Deductible Partially Self-Funded Plan**
 - Employee Only – no cost
 - Employee + One – Employer pays \$803.59, Employee pays \$554.93/mo
 - Family - Employer pays \$803.59, Employee pays \$1,354.06
- **Health Insurance \$2,000 Deductible Plan**
 - Employee Only – no cost
 - Employee + One - Employer pays \$803.59, Employee pays \$535.44/mo
 - Family - Employer pays \$803.59, Employee pays \$1,322.62/mo
- **Health Insurance \$2,500 High Deductible Plan**
 - Employee Only – no cost (District will contribute \$1,000 to HSA for a single plan)
 - Employee + One - Employer pays \$803.59, Employee pays \$427.52/mo
 - Family - Employer pays \$803.59, Employee pays \$1,150.55
- **Employer contribution dental insurance**
 - Employee Only – Employer pays \$13.69, Employee pays \$19.45
 - Employee + One - Employer pays \$13.69, Employee pays \$51.45
 - Family - Employer pays \$13.69, Employee pays \$116.17
- **Vision insurance**
 - Employee Only – Employee pays \$9.22
 - Employee + Spouse - Employee pays \$17.52
 - Employee + Children – Employee pays \$19.84
 - Family - Employee pays \$26.20
- Employer-paid long-term disability insurance
- Employer-paid group life insurance - \$20,000.00 (Director \$50,000.00)
- Flexible Spending Account (American Fidelity)
- Dependent Care Account (American Fidelity)
- Health Savings Account (American Fidelity)

Other Benefits (for all employees, regardless of hours worked)

- **Paid personal business** – 2 days per year, accumulative to five (5) days
- **Paid personal illness**
 - 1st year of employment 10 days
 - 2nd year of employment 11 days
 - 3rd year of employment 12 days
 - 4th year of employment 13 days
 - 5th year of employment 14 days
 - 6th year of employment 15 days

Sick leave days will be prorated for employees who are not contracted for a full contract year and based upon the number of hours an employee works. Sick leave days may be accumulated to a maximum of 110 work days, which may be carried forward and added to the next year's allotment, with 125 maximum days allowed to be used in a work year.

A newly hired employee coming into the Ballard Community School District who has taught the previous year will be allowed to transfer one-third (1/3) of their accumulated sick leave, with a maximum of fifteen (15) transferable days.

- Iowa Public Employees Retirement System (IPERS)
- 403b/Tax Sheltered Annuities with the State of Iowa Retirement Investor's Club (RIC)