

## **Benefits & Terms of Employment** (Unit I)

Fiscal Year 2012-13

(10-Month)

## **Overview**

Work Year: 10 months

Paid Work Days: 191 per school year

## Compensation

### **Experience Credit**

Up to 20 years credited for teaching Pre-K-12. Up to two years of full-time active military service acceptable for steps on the salary scale.

#### **Payday**

Biweekly (every other Wednesday) through direct deposit. 26 per year.

### **Pay Advancements**

Step increase—July 1, if applicable.

#### **Travel Reimbursement (authorized)**

IRS rate as of July 1 each year.

#### **Tuition Reimbursement**

Up to \$250 per credit hour (based on tuition and fees) for a maximum of 6 semester credits per school year for college coursework completed for certification purposes, salary upgrades, or professional improvement.

#### Leave

## **Sick Leave**

One half day earned per pay period with unlimited accumulation; 11 days leave credited at beginning of school year. Sick leave accrued in other Maryland Public School Systems transferable.

## Sick Leave Bank

All Unit I employees on active duty are eligible; enrollment required.

## **Personal Business Leave**

Two days per year; cumulative to five days; additional days converted to sick leave.

#### **Religious Days**

Up to three days per school year with pay for observance of religious holy days.

### **Sabbatical Leave**

Available for approved programs of study after six full years of continuous service. Benefits provided at the regular employee rate, and 50% of salary during the leave.

## Retirement

## Maryland State Teachers'/Employees' Pension System

**Mandatory** enrollment as condition of employment. Contribution is 7% of annual salary.

## **Voluntary Benefits**

Employees may elect to participate in any of the many voluntary benefit programs available through employment with AACPS.

# **Deferred Compensation/Supplemental Retirement Plans**

Employees can elect to defer income on a tax-free basis to save for retirement through participation in the AACPS Supplemental Retirement Plan (403(b) and/or 457(b)). Employees should visit www.aacps.org > HR/Employment > Benefits > Supplemental Retirement for enrollment guidance.

#### **Flexible Spending Accounts**

Employees of AACPS may enroll in Flexible Spending Accounts for both healthcare expenses and dependent care expenses.

Other voluntary programs available include College Savings Plans (Section 529) and Long-Term Care insurance. More are described in the booklet "Voluntary Benefits Guide" available on the AACPS website.

## Insurance

The rate of employer subsidy varies by plan and is contained in the agreement negotiated with the Teachers Association of Anne Arundel County. Employees working less than full-time will receive a prorated employer contribution.

## Medical

Effective July 1, 2011, employees may select a medical plan from two plans offered: an HMO plan or a Triple Option Plan.

#### Denta

Employees may select a dental plan from three plans offered: a dental HMO plan, a PPO plan, and a Traditional plan.

#### **Vision**

Employees may select either a 24 month or 12 month benefit. Additional vision discounts are available with the HMO medical plans.

### **Prescriptions**

Employees enrolled in any AACPS medical plan are provided prescription coverage. Employees may purchase their short-term prescriptions (30-day supply plus one refill) at local participating pharmacies. Long-term or maintenance medication prescriptions are filled by mail order or at a CVS pharmacy (Maintenance Choice) providing a 90-day supply of medication.

The program has three tiers: generic, preferred brand, or non-preferred brand. At retail, the co-pays are \$5/\$15/\$25 respectively. At mail order or CVS retail pharmacies (Maintenance Choice), the co-pays are \$10/\$20/\$40 respectively, for a 90-day supply.

## **Term Life Insurance**

All Unit I permanent employees are covered by a \$50,000 policy paid by the Board of Education. Additional voluntary term life insurance is available to all permanent employees up to \$200,000. Evidence of Insurability requirements apply for new hires for coverage in excess of \$100,000, and for any employee applying during open enrollment.

### **Liability Insurance**

The Board's insurance program will pay all sums which employees may become legally obligated to pay as damages because of bodily injury or property damage arising out of their activities while on duty.

## **Workers' Compensation**

All Board employees covered under Maryland State Law. 60-day injury on the job benefit for permanent employees.