

CEDAR CLIFF LOCAL SCHOOLS EMPLOYEE FRINGE BENEFITS

1. **Medical Insurance**– United Health Care. Actual Costs:

	<u>PPO</u>	<u>HDHP</u>
The Board pays \$626.99/month for single	\$186.86	\$69.66
The Board pays \$1,101.46/month for employee +kids \$194.37	\$412.41	
The Board pays \$1,813.33/month for family	\$678.96	\$320.00

2. **Dental Insurance** - The Board pays 90% per month of either single or family plan. (Actual employee costs: Single: \$3.48/month. Family: \$8.81/month)
3. **Vision Insurance** - The Board pays 80% per month of either single or family plan. (Actual employee costs: Single: \$2.00 /month. Family: \$4.69 /month)
4. **Term Life Insurance** - Your salary rounded to the next thousand dollars. Maximum = \$50,000. The Board pays 100%.
5. **Retirement for Certified Staff (S.T.R.S.)** – The Board pays 14.0% of employee salary. Employee contributes 14.0% of salary.
6. **Retirement for Classified Staff (S.E.R.S.)** – The Board pays 14.0% of employee salary. Employee contributes 10.0% of salary.
7. **Medicare** - The Board pays 1.45% of the employee salary. Employee also pays 1.45%.
8. **Section 125 Plan** - The Board has established a 125 Plan under the IRS Code that allows employee contributions for health premiums to be paid with pre-tax dollars. In addition, employees can set aside pretax dollars for non-reimbursed medical expenses and dependent child-care expenses.