Oak Creek-Franklin Joint School District
BUILDING SUCCESSFUL FUTURES TOGETHER

SUMMARY OF BENEFITS
10-Month Support Staff

The following is a summary of benefits available and is intended to provide a brief description of benefits available upon employment with the district. Note: Information is subject to change. More information on these benefits is available on the Employee Service Portal.

- **Vision Insurance**

  The District offers a voluntary (employee paid) Vision Benefit through Delta Dental. The amount paid by employees and a brief summary is as follows (a detailed summary of the plan is available in the Employee Service Portal):

Employee:	$6.57/Month
Employee and Spouse:	$13.13/Month
Employee and Children:	$13.40/Month
Employee, Spouse and Children:	$19.97/Month

Frame Allowance (Materials)	$130
Contact Lenses Allowance (Materials)	$120
Copay Amount:	$10.00
Comprehensive Spectacle Exam	Member pays $10.00, plan pays balance

- **Life Insurance - National Insurance Services (Life Insurance)**

  The District pays the FULL COST of $10,000 term life insurance coverage. A beneficiary for this policy is required when enrolling.

- **Short Term Disability Insurance (STD) – National Insurance Services**

  The District offers a voluntary short-term disability plan, **paid for by the employee**, that provides compensation under certain conditions during a period of illness and/or disability up to 60 days. To be eligible for this coverage, you must apply for it within the first 30 days of employment. You will not be able to apply for this coverage after the 30 days application period.

  The benefits and associated costs are as follows:

Weekly Benefit:	Monthly Employee Cost:
$147	$11.30
$175	$13.24
$224	$17.08
$273	$20.96
$301	$22.90
$357*	$27.40
$420*	$31.91
$462*	$35.13
$504*	$38.35

  *Benefits at this level require completion of an evidence of insurability form.

- **Long Term Disability Insurance (LTD) – National Insurance Services**

  The District pays the FULL COST of a group long-term disability insurance plan that provides benefits equal to ninety percent (90%) of the employee's base salary for the first year of disability, eighty percent (80%) for the second year of disability, and seventy percent (70%) for the third year of disability. Employees qualify for benefits after a sixty (60) calendar day waiting period.

- **LIFE INSURANCE** – www.etf.wi.gov
  The District participates in a term life insurance plan through the Department of Employee Trust Funds (Minnesota Mutual Life) with rates based on the schedule below. The basic life insurance coverage is the amount of your calendar year earnings rounded to the next highest thousand. You may choose to purchase an additional four Units equal to the basic coverage. The employee contribution is deducted from the first two payroll checks each month. The rate charged is based on your age as of July 1 of each year. *If you are not interested in this benefit, you must waive coverage.*

Attained Age	Rate per $1,000 of Insurance
Under 30	$.05
30-34	$.06
35-39	$.07
40-44	$.08
45-49	$.12
50-54	$.22
55-59	$.39
60-64	$.49
65-69	$.57

The district pays 20% above the scheduled premium payment listed for the basic coverage for those who elect to enroll. A spouse and dependent children can be added for $1.75 or $3.50 per month based on the below coverage. Regardless of the number of children insured, the costs for this coverage is listed below:

Amount of coverage for:	$1.75/Month	$3.50/Month
Spouse:	$10,000	$20,000
Children	$ 5,000	$10,000

- **FLEXIBLE BENEFIT PLAN (Section 125)** – **www.ebcflex.com**
  Employees can participate in a flexible benefit plan that provides for pre-tax treatment for costs of dependent care, medical costs (including deductibles and prescription co-pays), vision services, and dental services. This plan is on a calendar year basis and enrollment is offered annually. The enrollment for January – December will take place in November.

- **403B**
  A 403(b) plan is a retirement savings plan available to employees of certain tax-exempt organizations, such as schools and nonprofit organizations. It allows participants to contribute pre-tax income to individual accounts, typically invested in mutual funds or annuities, to save for retirement.

- **WISCONSIN RETIREMENT SYSTEM**
  The **Wisconsin Retirement System (WRS)** is a pension plan that provides retirement, disability, and death benefits for public employees in Wisconsin. Both you and the District contribute to the WRS. The contribution for eligible participants is deducted on a pre-tax basis, currently 6.9% of gross salary.

- **EMPLOYEE ASSISTANCE PROGRAM**
  The district provides all employees and their family members an opportunity to address a wide range of family, health, workplace and personal issues.

If you have any questions regarding these benefits, please feel free to contact Troy Hamblin at (414) 768-6155 or e-mail at t.hamblin@ocfsd.org