

CONTRACTED STAFF BENEFITS (2023-24)

Insurances • Short Explanation • Full-time Staff

- Health Insurance**
 - Free Single Plan-PPO Choice.
 - Prescription Drugs: On each prescription dispensed by pharmaceutical network, all expenses beyond \$10, \$40, \$70 or \$100 and sales tax are paid.
 - May select PPO Premier or HMO Essential and pay any premium cost that exceeds the Agency-provided plan.
 - Coverage under all plans includes Preventative Care benefit paid at 100%.
- Dental Insurance**
 - Free Single Delta Dental Plan II. Family coverage at employee's expense.
 - Delta Dental pays 100% on checkups and teeth cleaning; 80% of cavity repair and tooth extractions; 80% of high cost fillings, root canals, gum and bone diseases (non-surgical); 50% of dentures and bridges, teeth straightening, and gum and bone diseases (surgical).
 - Deductible: Single \$25/yr, Family \$75 per family member/yr
 - There is no deductible for checkups and teeth cleaning. Maximum coverage is \$1,200 per eligible member per year.
- Vision Insurance**
 - Free Single Plan – EyeMed Vision Care Plan-Family coverage at employee's expense.
 - Eye exam – once every 12 months - \$5 Copay / In-network
 - Lenses – once every 12 months - \$10 Copay / In-network
 - Frames – once every 24 months - \$0 Copay, \$120 allowance; 80% of balance over \$120 / In-network
- Flexible Dollars Plan**
 - Monthly amount of \$133.34 provided for selected benefits. Benefit options include – health insurance, dental insurance, vision insurance, and additional salary.
- Liability Insurance**
 - Coverage by the Agency's liability insurance.
- Life Insurance**
 - \$50,000 free term insurance to all staff working half-time or more.
- Long-Term Disability**
 - Covers disability due to illness or accident after ninety (90) consecutive calendar days. Coverage insures 70% of regular income.
- Retirement System**
 - 6.29% of salary applied to Iowa Public Employees' Retirement System. Agency contributes amount equal to 9.44% of salary.
- Travel Accidental Death**
 - \$100,000 death benefit coverage. Covers from home or office to school assignment, but not from home to assigned Agency center. Covers approved travel outside of area on approved Agency matters.
- Worker's Compensation**
 - Coverage by State of Iowa's Worker's Compensation.
- Voluntary Flexible Spending Account**
 - IRS 125 plan allows for pre-tax withholding of wages to be redirected toward dependent care and health care costs.

Leaves • Brief Description • Full-time Staff

- Adoption Leave**
 - 5 days paid leave to process and secure the adoption of a child
- Bereavement Leave**
 - 5 paid days immediate family
 - 3 paid days extended family
 - Non-cumulative
- Emergency Leave**
 - 3 days paid leave in event of emergency situations beyond employee's control
- Illness/Disability Leave**
 - 13 paid days first year; 14 second; 15 third; 16 fourth; 17 fifth; 18 sixth and thereafter.
 - Accumulates to 120 days. Employees with 120 days on July 1 shall be granted 8 hours of additional paid leave to be taken during that work year.
 - May be used for illness of immediate family-up to number of days granted for current year.
 - Up to 5 days may be used for parental leave upon the birth or adoption of a child.
- Military Leave**
 - Granted for required military service
- Personal Leave**
 - 2 paid days per year. Increments of 30 minutes. Unused leave accumulates as illness/disability leave.
- Professional Leave**
 - Up to 3 days and \$400 annually. Accrues to \$2000 and 5 days.
- Religious Leave**
 - Options including paid leave available.

Fringe benefits are prorated for staff contracted less than full time