

Southfield Christian School Benefits Summary

The following information is designed to provide an overview of the benefits available to teachers and administrative staff members (subsequently referred to as “employee”). This information is not intended to be a complete description of each benefit. Specific details about each benefit can be obtained through the SCS Business Manager. The benefits plan year spans from November 26th through November 25th.

Health Insurance: SCS provides health care insurance coverage for each full-time employee who is the primary provider in his/her family. If an employee’s spouse is the primary provider, the employee would be required to remain under the spouse’s plan. If coverage under the spouse’s plan requires that additional premiums be paid to cover the employee, SCS will reimburse the employee up to \$3,400 per year to cover all or a portion of this cost.

For employees who are primary providers, two options in health insurance coverage are available during annual open enrollment:

- **Standard Plan** – The standard medical plan is an HMO plan. There is no premium cost to the employee for the HMO plan.
- **Premium Plan** – Employees may upgrade to a PPO or POS plan and pay the difference in premiums (from the standard HMO plan) through payroll deductions.

Prescription Coverage: SCS provides prescription coverage within the health care insurance benefit. There is no cost to the employee for this program except for co-pays. Co-pays are required for generic drugs, brand-name drugs, and non-formulary drugs purchased through retail pharmacies that participate in the health care insurance provider network.

Dental: An agreement has been made with a neighborhood dentist to provide discounted pricing on dental services. For full-time employees who use that dentist, SCS will reimburse 50% of dental costs up to a maximum of \$500 per school year.

Optical/Hearing: Vision and hearing benefits are provided within the health insurance plans.

Co-Pays and Deductibles: SCS will reimburse 25% for required co-pays and deductibles paid by the employee for the relevant health insurance coverage plan(s), excluding prescription co-pays. The Explanation of Benefits (EOB) form must be submitted for reimbursement.

Flexible Spending Account (Section 125 Plan): SCS provides a cafeteria plan that allows all employees the ability to pay some healthcare and dependent care costs with pre-tax payroll dollars. Eligible expenses are described in Section 213 of the IRS Code, as amended from time to time.

Life Insurance: Term life insurance is provided for each full-time employee equal to the employee’s annual salary.

Long-Term Disability: Long-term disability benefits are provided for full-time employees after one year of service. This benefit provides for taxable payments of 60% of salary during the time of disability, up to \$3,000 per month. Duration of benefits varies depending on age at the time of the qualifying disability.

SCS BENEFITS SUMMARY (cont.)

Supplemental Insurance: Through automatic payroll deduction agreements, employees may be eligible for supplemental insurance, such as:

- Term Life Insurance
- Pre-Paid Legal Services & Identity Theft Shield
- AFLAC Flexible Benefits Plan

Retirement: SCS contributes a percentage of an eligible employee's annual salary to a retirement plan administered through TIAA/CREF. Full-time employees become eligible for this benefit after they have completed two full years of service. All employees may also elect to contribute additional amounts to tax-deferred annuities and tax sheltered salary reduction agreements through pre-tax, automatic payroll deductions. All elections are subject to 403 (b) regulations.

SCS Tuition Discounts: A discount on tuition is offered to all full-time employees who have school-aged children enrolled at SCS. Faculty and Administrators receive a 75% discount off the member (if a member of Highland Park Baptist Church) or the non-member tuition rate, whichever applies. Grand children of full-time faculty are also eligible for the discount. Staff employees receive a 50% discount for their own children. Some part-time employees may also qualify for tuition discounts based on the SCS tuition reduction policy.

Endowment Fund: SCS has a separate endowment fund whose primary purpose is to supplement employee salaries. Although not a guaranteed benefit, the endowment fund has paid an annual bonus of 1% to 3% of annual salary.

Paid Personal Days: Employees are allowed two paid personal days each year. These days, however, cannot be used before or after a holiday, on the first or last day of school, or to lengthen a vacation or school break. Personal days cannot be accumulated nor rolled over to another school year.

Paid Sick Days: Employees are provided ten paid sick-days per school year. Sick days may be used for the sickness of the employee or to care for members of the employee's immediate family. These days cannot be used for personal business, early retirement, or vacation. Unused sick days can accumulate up to the maximum allowed per school policy, and rolled over to the next school year. Unused sick days are available for leaves of absence covered under the Family and Medical Leave Act.

Vacation: Full-time, twelve-month employees are entitled to vacation per SCS policy. All other employees have time-off when school is out, except when required to be at work by their administrator.

Tuition Assistance: (This benefit is currently suspended.) SCS may reimburse employees for a portion of the cost of out-of-pocket expenses for graduate school tuition related to a first Masters degree according to the SCS Education Assistance Program. Course work, however, must be pre-approved by the principal and superintendent.