

**2024-2025  
CHESTER COUNTY INTERMEDIATE UNIT  
SUMMARY OF BENEFITS FOR**

**SUPPORT 0.87 FTE**

Part-time employees working 80% or greater of a full time position (.80 or greater FTE) may purchase medical and prescription drug coverage, as well as dental and vision coverage. Part-time, non-salaried Support staff insurance contributions will be deducted over 19 pays beginning with the September 30 paycheck through the June 30 paycheck.

- Medical:** For the 2024-2025 school year, the IU offers three different Independence Blue Cross Personal Choice plans:
- Base Plan: Qualified High Deductible Health Plan \$1600/\$3200 (QHDHP) with Integrated Prescription Drug and Health Savings Account (HSA)
  - HD1-HC1 Qualified High Deductible Health Plan \$2500/\$5000 with Integrated Prescription Drug and Health Savings Account (HSA)
  - Personal Choice Option C3F302 Medical & Prescription

		<u>*Annual IU</u>	<u>Option</u>	<u>*Annual IU</u>	<u>Option</u>
<b>Salaried Employees</b>	<u>Option QHDHP</u>	<u>Contribution</u>	<u>HD1-HC1</u>	<u>Contribution</u>	<u>C3F302</u>
<b>per Pay Contributions</b>	<u>w/RX</u>	<u>to HSA</u>	<u>w/RX</u>	<u>to HSA</u>	<u>Medical &amp; Rx</u>
Single	\$63.73	\$957.00	\$7.46	\$500.00	\$133.20
Parent/Child	\$120.95	\$1,914.00	\$14.16	\$1,000.00	\$255.00
Parent/Children	\$134.13	\$1,914.00	\$15.71	\$1,000.00	\$279.16
Employee/Spouse	\$146.95	\$1,914.00	\$17.21	\$1,000.00	\$303.91
Family	\$160.15	\$1,914.00	\$18.75	\$1,000.00	\$328.08

		<u>*Annual IU</u>	<u>Option</u>	<u>*Annual IU</u>	<u>Option</u>
<b>Non-Salaried</b>	<u>Option QHDHP</u>	<u>Contribution</u>	<u>HD1-HC1</u>	<u>Contribution</u>	<u>C3F302</u>
<b>Employees per Pay</b>	<u>w/RX</u>	<u>to HSA</u>	<u>w/RX</u>	<u>to HSA</u>	<u>Medical &amp; Rx</u>
<b>Contributions</b>					
Single	\$80.50	\$957.00	\$9.43	\$500.00	\$168.26
Parent/Child	\$152.78	\$1,914.00	\$17.89	\$1,000.00	\$322.10
Parent/Children	\$169.43	\$1,914.00	\$19.84	\$1,000.00	\$352.62
Employee/Spouse	\$185.62	\$1,914.00	\$21.74	\$1,000.00	\$383.89
Family	\$202.29	\$1,914.00	\$23.69	\$1,000.00	\$414.41

\*The annual IU contribution to the Health Savings Account (HSA) is pro-rated based upon hire date, if hired after July.

**Spousal Language:** If the spouse is employed and offered health insurance, the spouse is not eligible for coverage through the CCIU. The only exception is if the cost of single coverage through their employer is 25% or greater of the total cost of the premium. Certification form regarding spousal insurance must be completed and returned to Human Resources within 30 days of hire.

**Prescription Drug:** Included with the medical insurance coverage is a prescription drug program administered by IBC/Future Scripts that provides the following benefits:

Co-pays: The plan will provide for a \$5 co-pay for all generic drugs, \$15 for brand name (if a generic is not available) and \$25 for non-preferred. If a drug is available in generic form, but the member chooses to purchase a brand name drug instead of the generic, they will be charged \$40.

Maintenance Medication: Employees and their eligible dependents will be allowed up to three fills after the effective date (original fill + 2 refills) before 90-day maintenance fills are mandated for all Maintenance Medication. 90-day fills are available through IBC/FutureScripts mail order or at Retail.

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**Dental:** Single Basic Coverage – \$7.71 salaried **or** \$9.73 non-salaried  
Family Basic Coverage – \$21.51 salaried **or** \$27.16 non-salaried  
  
Single Rider - \$13.46 salaried **or** \$17.00 non-salaried  
Family Rider - \$38.33 salaried **or** \$48.41 non-salaried

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**Vision:** Single Coverage – \$2.01 salaried **or** \$2.53 non-salaried  
Family Coverage – \$6.49 salaried **or** \$8.19 non-salaried

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**Retirement (PSERS):** Employee contribution based on class. Visit [psers.pa.gov](http://psers.pa.gov) for more information.

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**Worker's Compensation:** Board paid

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**FICA:** Employee Contribution – 7.65% (Social Security 6.2% - Medicare – 1.45%)

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**Sick Days:** Unlimited accumulation  
  
Any part-time employee with a full-time equivalent greater than 50% will be granted pro-rated sick leave based on their FTE. Employees may use up to five (5) of their accrued sick days per year for the illness of an immediate family member. Members of the immediate family shall be defined as father, mother, brother, sister, son, daughter, husband, wife, parent-in-law, grandchild or near relative who resides in the same household, or any person with whom the employee has made his/her home.

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**Personal Days:** Each employee who is scheduled to work a minimum of 6.5 hours per day for 5 days per week (.87 FTE) will be granted 2 days of personal leave. Each employee who works less than 6.5 hours per day for 5 days per week and has an FTE greater than 0.5 may be granted 1 day of personal leave. Personal leave may accumulate to a total of five days.  
  
Personal days **are pro-rated if hired after the school year has begun.**

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**Bereavement Days:**

Three (3) Days – Immediate Family Member – Spouse, child, mother, father, sister, brother, parents-in-law, or person who resides in the same household.

One (1) Day – Near Relative – Son or daughter-in-law, brother or sister-in-law, grandparents, aunt, uncle, niece, nephew or first cousin.

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**Tuition Reimbursement:**

The Board will reimburse employees who have an FTE of .80 or greater 100% of the cost of credits only (no fees) up to 12 credits annually (July 1 through June 30) for tuition paid by the employee but never to exceed the actual amount paid. Courses must be completed with a grade of C or better. The employee must continue in service for one (1) year after having received reimbursement or pay back the funds to the CCIU.

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Questions concerning benefits are to be directed to the Human Resource Department at (484) 237-5085. This summary of benefits is not intended to, nor does it, constitute a contract, a promise or a guarantee of benefits. Please refer to your contract for a full explanation of benefits.