



Certified Staff Employee Benefits Summary
Information is effective 9/1/2025 – 8/31/2026 and is subject to change
****See Master Contract for full benefit details****

1. Health Insurance

- PPO, HDHP or (2) HMO medical plans available to choose from
- Single coverage will be paid in full by CUSD 95
- Contribution by CUSD 95 toward family coverage 2025/26 School Term \$384.60 monthly

2. Dental Insurance – Optional employee participation in the dental insurance plan at employee's expense

3. Vision Insurance – Optional employee participation in the dental insurance plan at employee's expense

4. Life Insurance

- \$35,000 term life insurance policy for employees with less than 6 years of service
- \$50,000 term life insurance policy for employees with 6-15 years of service
- \$75,000 term life insurance policy for employees with 16-25 years of service
- \$100,00 term life insurance policy for employees with 26+ year of service

5. Long Term Disability Insurance – Benefit providing the lesser of 60% basic monthly earnings or \$6,000 per month.

6. Flexible Spending Plan – A tax sheltered plan that is available for dependent care and unreimbursed medical expenses. A monthly fee may be associated with participation in the plan

7. Health Savings Plan – A tax sheltered plan that is available for those enrolled in the HDHP. A monthly fee may be associated with participation in the plan.

8. AFLAC – Optional plan at employee's expense

9. Voluntary Term Life and AD&D Insurance – Supplemental Insurance at employee's expense

10. Sick Days – Cumulative to a maximum of 240 days

To be used for illness – medical/dental needs – Not for personal time off

- 11 sick days per year for 1-5 years of service
- 13 sick days per year for 6-10 years of service
- 15 sick days per year for 11+ years of service

11. Personal Days

- Less than 8 years of service - 2 personal days per year
- 8 years or more years of service - 3 personal days per year
- Unused personal days convert to sick days the following year

12. Teachers' Retirement System (TRS) – Employee contributes 9% of gross earnings each year, plus the state required amount towards TRS insurance

13. Tax Sheltered Retirement Investment Plan (403B Plan) – Employees have the option of participating, through payroll deductions, in a tax sheltered retirement annuity or mutual fund company approved by CUSD 95

14. Tuition Reimbursement – Approved graduate courses will be reimbursed at a maximum rate of \$200 per semester hour as specified in the Master Contract. Pre-approval of coursework is required. Upon completion of course, submit proof of payment and grade report/transcript with a grade of "B" or better to Human Resources for processing.

15. Attendance incentive – Annual cash award for good attendance

- 0 Sick days used = \$300.00

Part-time certified staff receives pro-rated benefits consistent with percentage of time staff member is employed