



**BUP BENEFITS SUMMARY 2019-20 Full Time Employees
(effective through 12/31/2019)**

Medical Insurance Plans

Single=one person Family=spouse and one or more children
Sponsor=two people Head of House=parent and 2 or more children

Dependents can be covered up to age 26

Pay Period Costs (rates effective January 2019)

	Single	Sponsor	Family	Head of House	HRA
RASHP 2 Value (\$20 copays)	\$49.75	\$114.46	\$131.85	\$125.30	\$700/year
RASHP 2 Select (\$15 copays)	\$109.10	\$251.26	\$289.60	\$275.30	\$700/year
RASHP 2 Extended (\$5 copays)	\$232.10	\$533.26	\$614.75	\$584.30	No
Signature Blue High Deductible	\$0	\$0	\$0	\$0	No

High Deductible Plan: Employee pays 100% medical and prescription costs until annual deductible is met. Annual Deductible is \$1800/Single or \$3600/Family and start over every January 1st. After the deductible is met, employee pays 10% until out of pocket maximum reaches \$3600/Single or \$7200/Family.

GENERAL INFORMATION

Health coverage starts the first day of the month and deductions are taken out of each check of the school year (20 pay checks). An additional amount is taken in the months of January through June to cover summer. The Blue Point 2 Plans are HMOs and you must select a Primary Care Physician and obtain referrals for Specialists.

Health Savings Account (HSA)-only if enrolled in the Signature Blue High Deductible Plan on 1/1/19 Money you receive from BOCES to help with medical expenses before the deductible is met.

1st year-\$3,000 for Family, Sponsor, No Spouse level, \$1,000 for Single
2nd year-\$1,500 for Family, Sponsor, No Spouse level, \$900 for Single.

Health Reimbursement Account (HRA)

Money you receive from BOCES for enrolling in certain medical plans to help cover co-pays

Unused money rolls over to next year.
RASHP 2 Value - \$700 each year
RASHP 2 Select - \$700 each year

Flexible Spending Accounts (FSAs)

Additional money you can have taken out of your pay for any out of pocket medical, dental or dependent care expenses.

Maximum amounts: \$2650/year for Medical and \$5000/year for Dependent Care. You must sign up within 30 days of your start date and each period starts January 1st. Any unspent money is lost.

Dental Insurance

Single \$5.47 each month
Family \$15.16 each month

Children are covered to age 26

GENERAL INFORMATION

Dental is taken once a month in the second check and an extra deduction is taken in the last June check for the summer. This is a closed plan-you must join within 30 days of your start date else you may not have the opportunity to join. Dental coverage starts the first of the month. You can have more than one dental plan.

Opt Out of Health Insurance

If you and your dependents are already covered for Health Insurance, complete the Opt Out Form and attach proof of insurance with your name on it.

You'll receive \$1000 a year- with \$500 paid in December and \$500 paid in June.

Each January you'll have to fill out a new form with your proof.

Beniversal Card

You will receive a Beniversal Card, which works like a Debit Card, if you are receiving HSA, HRA funds and/or have set up a Flexible Spending Account. This card is automatically sent to you from Benefit Resource, Inc. and the money is pre-loaded.

Life Insurance

Every employee receives free \$5,000 Life and \$5,000 Accidental Death and Dismemberment insurance. Employees must complete the Beneficiary Form.

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Optional Benefits

Additional Information

Tax Shelter Annuities (TSAs)

We offer two types of TSAs:

403(B) You need to contact an insurance agent or financial planner to set up an account.

We have a list of participating companies that we send deductions to.

457(B) You set up an account online or by phone and HR has information

Employee Assistance Program (EAP)

This program provides free, confidential, professional support for employees and their families dealing with marital, financial, legal, emotional or abuse-related difficulties.

Additional Insurance Products

AFLAC offers Short Term Disability (BOCES is exempt from New York State Disability), Personal Accident, Cancer Care and Sickness/Hospital.

NYS 529 College Savings Plan

Long Term Disability contact your union for details

New York Life offers a whole life employee paid insurance plan

School Year, School Calendar and School Day

Unit member work year shall be 189 days. For each school year, 1 staff development day and a minimum of 2 IEP work days per year. The scheduled workweek shall be 37.5 hours and will receive 7.5 hours per day for conference, personal and sick days. If an assignment requires work hours beyond 37.5, you will be paid your hourly rate or overtime, if applicable.

Leaves of Absence

Employees may be eligible to take a leave under the Family and Medical Leave Act (FMLA) if they have worked at BOCES for one year and for a minimum of 1250 hours. This can be a paid leave if you have available accumulated Sick days or unpaid leave and it provides protection for benefits up to 12 weeks.

Attendance

Sick Days-15 days for 10 month employees and 16 days for 11 month employees are given the start of the school year.

Sick days can be used in 2 hour increments for medical appointments for you or your family member. You must give 48 hours' notice. You can also take half and full days for you or a family member.

Personal Days- 2 days are given the start of the school year. Unit members may carry over up to 1 Personal Day into a Personal Day Bank for a maximum of 3 days and the remaining go in Sick on June 30th. These days cannot be used before or after a Holiday or recess unless approved by the Superintendent. Days are to be used for business which cannot be conducted outside of work hours.

Professional Conferences

Each staff member has up to \$600 to attend appropriate, approved professional conferences and up to \$100 may be used for literature, media and other materials.

Workers' Compensation

If you are injured while performing your duties, you will be covered by the New York State Workers' Compensation Law. There are procedures for reporting the injury and you will need to use your available sick days to start but they will be reimbursed back to you.

Tuition Reimbursement

You may receive tuition reimbursement equal to Nazareth College rate for 13 graduate level credit hours upon completion with a grade "C" or above. You must be employed at the time of reimbursement and continue employment with BOCES for 2 years after receiving reimbursement else you will be obligated to pay BOCES back. Review your request for tuition reimbursement with your supervisor.