

## Retirement

### RETIREMENT / TEACHERS

Ky Teacher's Retirement is deducted from each paycheck and sent to the state teachers' retirement fund. The state matches this amount dollar for dollar. Questions about your retirement account should be directed to: 1-800-618-1687

### RETIREMENT / NON-TEACHERS

Ky Retirement (County Retirement—CERS) is deducted from each benefit eligible classified employee and sent to the state's county retirement system. The board matches a percentage of this amount. The board match is determined by the state retirement system and changes each school year. Questions about your retirement should be directed to: 1-800-928-4646

## Liability Insurance

Each employee is covered by a \$2,000,000 liability policy while on duty as an employee.

**Employee benefits begin the first day of the second month after you are hired. If you were hired in January, your benefits would begin on March 1st.**

Please refer to your employee handbook for information about vacation, holidays and other leave time benefits.

## Dental/Vision

The board of education has a dental reimbursement program that is provided for each benefit eligible employee. There is no cost to employees for this coverage. This plan runs from July 1st through June 30th of each school year. Each benefit eligible employee has a maximum annual benefit of \$300.00. This entire amount can be used to cover dental expenses for any dependent in the employee's family OR \$50 can be used for vision expenses and the remaining \$250 for dental.

Payment is made as follows:

First \$100.00 paid at 100%

Next \$400.00 paid at 50%.

Any dentist you choose is eligible under this plan. After you go to the dentist bring a copy of the bill to central office within 90 days of the service. Complete a reimbursement form, and we will enter your claim for reimbursement. Reimbursement are the 2nd payroll each month.

Jessamine Co Bd of Ed

871 Wilmore Road  
Nicholasville, KY 40356

Jessamine Co Bd of Ed

Answers to  
Your Questions  
about Employee  
Benefits

JESSAMINE COUNTY SCHOOLS  
**JCS**

Phone: 859-885-4179

## Health Insurance

Health insurance is a benefit offered to each full time employee (4 hrs a day or more). You must enroll in a health insurance plan within the first 30 days of your employment. There are different levels of coverage available. Please read your KY Benefits Selection Guide to determine which level is right for you. Each fall, we have open enrollment for the next calendar year. At this time you have the option to make changes to your coverage as needed. If you are covered by another plan and don't need health insurance, you qualify for an HRA (Health Reimbursement Account). In this instance, the State places \$175/month into a reimbursement account and issues a Debit card to the employee. This card can be used to pay for out of pocket medical expenses (co-pays, prescriptions, etc.) Your handbook explains this option in detail.

## Life Insurance

### BOARD:

\$20,000 Term life insurance policy provided at no cost to the employee

### STATE:

\$20,000 Term life insurance policy provided at no cost to the employee

\*\*\* Option \*\*\*

Either/Both plans allow an employee the option to buy additional term life insurance for himself or dependents at the group rates.

## AFLAC

(American Family Life and Cancer)

There are several options with this company. If interested please call Lib Wilson—

885-5237

## Cafeteria Plan

The cafeteria plan allows you to choose to have eligible payroll deductions subtracted before taxes are figured. Doing this reduces the taxes taken from your paycheck. For example, if you are paying for family health coverage at an extra \$176 per paycheck, choosing the cafeteria plan will subtract that amount before taxes are figured which could reduce federal taxes taken from your checks by around \$600 a year depending upon your tax situation. The W-2 form you receive at the end of the year reflects this amount as reduced taxable earnings. Not all deductions are eligible for the cafeteria plan. Choosing to participate will place all eligible deductions in the cafeteria plan. You need to sign a new cafeteria plan each year during open enrollment.

Open enrollment is during the last of September or the first part of October each year.

## Disability Insurance

### SHORT TERM DISABILITY

Coverage starts the 8th day after an accident or illness and continues through day 90 if eligible. This plan is paid for by the employee. Rates can be obtained from the benefits coordinator.

### LONG TERM DISABILITY

90 day waiting period—disability coverage starts on the 91st day

Jessamine County Bd pays the first 40% of coverage. Employees have the option to purchase an additional 20% of coverage. The cost for the additional coverage is very reasonable.

## Dependent Care

This plan allows an employee to have the money paid out for childcare to be deducted from their paycheck prior to taxes.

## Medical Reimbursement

This plan allows employees to deduct money from paychecks prior to taxes to cover unreimbursed medical expenses.

If you put money into this plan you need to make sure it is not more than you will use. If you have more money in this plan than you have unreimbursed medical bills, you lose the money you don't use.

## Credit Union

Health and Education Credit Union

859-231-8262

Commonwealth Credit Union

1-800-228-6420

## Annuities

401K & 403B plans can be deducted from your payroll check. A list of companies eligible for payroll deduction can be found on the benefits page within the Jessamine County Schools website.

Jessamine Co Bd of Ed

