



MUSCOGEE COUNTY SCHOOL DISTRICT

EMPLOYEE BENEFITS

Benefits are effective the first of the month after working a full calendar month of employment. Payments are deducted in the month prior to the effective date with the exception of the Flexible Spending Account, which is deducted in the same month as the coverage –

For example: Date of Hire – July 28, Benefits Effective Date – September 1, Deductions taken in August or
Date of Hire – August 1, Benefits Effective Date – September 1, Deductions taken in August
(since you worked the **full** calendar month of August)

Health Insurance – MCSD provides a very generous health insurance program through the State Health Benefit plan. Generally, employees pay approximately 25% of the premium cost with pre-tax dollars, with MCSD paying the other 75%.

Dental Insurance – Employees may enroll in an indemnity high or low option plan using pre-tax dollars through payroll deduction. This program provides basic dental service and reduced fees for specialty care.

Flexible Spending Account – This program allows employees to pay for eligible, unreimbursed medical and dependent day care expenses with pre-tax dollars through payroll deduction.

Life Insurance – MCSD provides a policy equal to the employee's salary at no cost to the employee. Additional coverage is available at low group term rates for employees and their dependents through payroll deduction. Portable whole life insurance is also available after 6 months of employment during the next open enrollment.

Short-Term Disability Insurance – Full-time employees may purchase short-term disability through payroll deduction. The benefit amount will be 66 2/3% of your monthly base income.

Long-Term Disability Insurance – Coverage is provided after six months of employment to all full-time employees at no cost to the employee. The benefit amount will be 50% of your monthly base income.

Retirement - Excellent retirement plans provided to eligible employees. Employees eligible for Teachers Retirement System contribute 6% of their gross salary through payroll deductions and MCSD contributes an amount equal to 20.90% of employee's salary. Employees eligible for Public School Retirement contribute \$10.00 per month through payroll deduction during the school year, and MCSD equally matches up to 2% of employee's contributions to a Voya 403(b).

Workers' Compensation – MCSD covers all employees in the event of a work-related injury or illness as defined by Georgia law. Medical expenses, and in some cases, a reduced income that is regulated by law is paid when established procedures are properly followed.

Employee Assistance Program – An excellent program provided to the employees and their families to help with a variety of personal and family problems at no cost to the employee for the first five visits per fiscal year (July – June).

Personal Leave – Employees are allowed to use up to three paid personal leave days per year through their accrued sick leave.

Sick Leave – Sick leave is calculated based on number of days employee works per year and can earn up to 1.25 days of sick leave per month they work and can accumulate up to 120 days. (For example: 240 day/yr. employees earn 1.25 days for months they work.)

Sick Leave Bank – Employees may join the sick leave bank after one year of continuous employment (unless you are a transferred employee from another Georgia school district) and have accumulated at least 12 days. Open enrollment is held in the fall where an employee must donate two days of sick leave to join. Employees may receive up to 60 days of paid sick leave when other leave time has been exhausted by critical or catastrophic personal illness upon approval by the Sick Leave Bank Committee. An employee will be ineligible to use the sick leave bank benefits in conjunction with short-term disability.

Vacation and Holidays – Provided to most full-time employees. Schedules vary according to type of employee.

Social Security – Employees of Muscogee County School District are covered under the Social Security Program which pays benefits when you retire, become disabled, or die. It also pays Medicare benefits.

Other benefits available through payroll deduction:

- Tax Sheltered Annuities
- Accident, Cancer and Critical Illness Coverage
- Professional Organization Dues