

10-MONTH FULL-TIME EMPLOYEE* BENEFITS SUMMARY

Benefit**	When are you eligible?	Who pays the cost?	What do you receive?
Medical Insurance Base Plan (DPOS)	1 ST of the month after date of hire/contract start date	<ul style="list-style-type: none"> Employee contributes 5% of monthly premium through payroll deduction; FACTS pays remainder 	Designated provider medical insurance plan (requires primary care physician) <ul style="list-style-type: none"> Single, Employee/Spouse, Employee/Child(ren), and Family coverage available
Medical Insurance – Buy Up Plan (Personal Choice)	1 ST of the month after date of hire/contract start date	<ul style="list-style-type: none"> Employee contributes 5% of monthly base plan premium + the difference in cost of the buy up plan through payroll deduction; FACTS pays remainder 	Personal Choice medical insurance plan <ul style="list-style-type: none"> Single, Employee/Spouse, Employee/Child(ren), and Family coverage available
Dental Insurance	1 st of the month after date of hire/contract start date	Employee contributes 5% of monthly premium through payroll deduction; FACTS pays remainder	Preferred Provider Organization (PPO) dental insurance plan
Short-Term Disability Insurance	1 st of the month after date of hire/contract start date	FACTS pays 100% of monthly premium	<ul style="list-style-type: none"> Disability payments based on a percentage of your average weekly wages, for disability of more than 7 days, subject to physician and carrier approval Maximum benefit of 12 weeks
403(b) Retirement Savings Plan	1 st Paycheck	<ul style="list-style-type: none"> Employee contributes 5% of salary to the plan FACTS contributes 5% of the employee’s salary to the plan Employee may elect to contribute an additional amount on a pre-tax or post tax (Roth) basis, up to the IRS maximum annual amount 	Make pre-tax contributions to your retirement plan through payroll deduction <ul style="list-style-type: none"> You are 100% vested in the employer contribution portion after one year and one day of service

<i>Voluntary Life Insurance/Accidental Death and Dismemberment (AD&D)</i>	1 st of the month after date of hire/contract start date	Employee pays 100% of monthly premium through payroll deduction	Additional life insurance coverage for employee and dependents
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<i>Voluntary Long-Term Disability Insurance</i>	1 st of the month after date of hire/contract start date	Employee pays 100% of monthly premium through payroll deduction	Disability payments based on a percentage of your average weekly wages, for disability of more than 90 days, subject to physician and carrier approval
<i>Flexible Spending Account (FSA)</i>	1 st of the month after date of hire/contract start date	<ul style="list-style-type: none"> • Employee contributes to the account through payroll deduction up to the IRS Maximum annual Amount. • FACTS pays all account fees 	Make pre-tax payments to an FSA account through payroll deductions to use for medical, dependent care, and commuter expenses
<i>Paid Time Off</i>	Immediately eligible	FACTS	<ul style="list-style-type: none"> • Receive 3 personal days and 10 sick days to use during the school year, upon approval from your supervisor • Unused sick days are rolled over to the following school year and may accrue up to a maximum of 30 days • Time off for Bereavement, Jury Duty, and Professional Development are also available as needed and upon approval
<i>School Holidays</i>	Immediately eligible	FACTS	Time off on holidays, winter break, and spring break in accordance with the school calendar
<i>Longevity Bonus</i>	After 5 years of full-time employment	FACTS	Receive a bonus every five years of full-time service as a FACTS employee
<i>Reimbursement for Teaching Supplies</i>	All full-time teachers are immediately eligible	FACTS	Receive a reimbursement of up to \$150 per year for ancillary teaching supplies

*A full-time employee is defined as any employee with a regular work schedule of 30 or more hours per week.

**Benefits are subject to change at FACTS discretion with notice to the employee of at least 7 days before the change will take effect.