Bartlesville Public Schools
Employee Benefits Summary

GROUP TERM LIFE INSURANCE **Paid by District**	Basic Life Death Benefit -Employee $10,000 or over age 70, $5,000 -Spouse $2,000 -Children up to $1,000 per child depending on their age. Accidental Death & Dismemberment $10,000 or over age 70, $5,000
GROUP TERM LIFE INSURANCE Additional Purchased by Employee	Additional life insurance may be purchased at the time of initial employment without a health check-up. Additional benefits of up to $50,000 may be purchased. Premiums may be pre-taxed (up to $40,000). See flier in Metropolitan Life booklet for premium amounts. This additional benefit is optional.
LONG TERM DISABILITY **Paid by District**	Known as income protection - protects 60% of your gross monthly income to a maximum benefit of $1,000 per month. An elimination period of 180 days is necessary before benefits begin to pay.
STATE FBA FRINGE To be used towards Section 125 cafeteria plan or to take as taxable income.	Certified Staff working 1 or more hours: $ 69.71 in lieu of health insurance OR $442.80 towards health insurance Support Staff working 6 or more hours: $189.69 in lieu of health insurance OR $442.80 towards health insurance Support Staff working under 6 hours do not receive State FBA Fringe
DISTRICT FRINGE To be used towards health insurance or To take as taxable income.	Support Staff working 6 or more hours: $ 42.00 Support Staff working under 6 hrs not less than 4 hrs: $ 21.00 **OR** district pays half of the single health premium $221.40
HEALTH INSURANCE State Health – Health Choice **HC** www.healthchoiceok.com **Or** Community Care **HMO** www.ccok.com	Please review the websites listed to the left to locate providers. **Note**: Bartlesville does not have an HMO. Community Care does list Bartlesville zip codes in their coverage area. However, the doctors are located in Tulsa. For rates see **O**klahoma **S**tate and **E**ducation **E**mployees **G**roup **I**nsurance **B**oard (OSEEGIB) Employee Benefit Options Guide.
	HC High Option: $500 individual / $1500 family deductible Co-Pays: $50 per office visit Prescriptions: Prescriptions are generic mandated. In-network pharmacy prescriptions vary from $0 to $60. Out-of-network pharmacy prescriptions vary from $0 to $120. Please see the OSEEGIB Benefit Options Guide for details. Maximum Out-of-Pocket: $2,500 individual
	HC Basic Option: Insurance pays the first $500 of eligible charges. Member then pays the next $500 of eligible charges. Benefits are 50/50 until maximum out of pocket is reached. Maximum Out-of-Pocket: $5,500 individual/$11,000 family
	HMO Standard Option: No Deductible Co-Pays: $30 per office visit/$40 per office visit for specialist Various tiers for prescriptions Maximum Out-of-Pocket: $2,500 individual/$5,000 family
	HMO Alternative Option: No Deductible Co-Pays: $35 per office visit/$50 per office visit for specialist Various tiers for prescriptions Maximum Out-of-Pocket: $3000 individual/$6000 family
DENTAL INSURANCE www.sib.state.ok.us	Plans do vary on coverage. See OSEEGIB Benefit Options Guide for details.
Health Choice Dental **(State Plan)**	Maximum Benefits: $2000 annual benefit per individual Deductibles: $25 Per Person Deductible (Network & Non-Network) Orthodontia: Benefits are 50/50 until maximum out of pocket is reached No lifetime maximum

See back for more benefits

More Dental Options	Assurant Freedom Preferred (800) 443-2995 Assurant Heritage Plus Prepaid www.assurantemployeebenefits.com Assurant Heritage Secure CIGNA DHMO (800) 244-6224 www.cigna.com Delta Dental PPO (800) 522-0188 www.deltadentalok.org Delta's Choice (800) 522-0188 www.deltadentalok.org
VISION PLANS	Plans do vary on coverage and premiums. CompBenefits/VisionCare (800) 865-3676 www.compbenefits.com Primary Vision Care (888) 357-6912 www.pvcs-usa.com Superior Vision Plan (800) 507-3800 www.superiorvision.com UnitedHealthcare Vision (800) 638-3120 www.myuhcvision.com Vision Service Plan (800) 877-7195 www.vsp.com Please see the OSEEGIB Benefit Options Guide for details.
SECTION 125 CAFETERIA PLAN www.afadvantage.com	SECTION 125 permits an employer to offer employees the choice between taxable income and certain non-taxable income, also known as "qualified benefits", through a cafeteria plan without the employees having to recognize the taxable income.
	The Bartlesville Public Schools does offer the Section 125 Cafeteria Plan. You may pre-tax the premiums for the following; health, dental, vision, cancer and additional life insurance (per IRS guidelines). You may **not** pre-tax premiums for additional long-term disability.
	You may also elect to set aside a certain amount of income on a pre-tax basis for Medical Reimbursement and Dependent Day Care expenses. These are known as flexible spending accounts (FSA). These accounts are established through American Fidelity Assurance Company (see below). This is a "use it or lose it" plan.
AMERICAN FIDELITY www.afadvantage.com	American Fidelity Assurance Company offers policies including cancer, long-term disability, short-term disability, life, health gap and others. Enrollment with American Fidelity is in October of each year, with deductions beginning the following January.
OKLAHOMA TEACHER RETIREMENT SYSTEM www.trs.state.ok.us	Certified Employees: You are required to be a member of TRS. District will pay 7.5269% of your base salary (base + retirement fringe = total). You pay 7% on any additional compensation and fringe benefits. If enrolling at age 55 or above, requirement of participation may be waived.
	Support Employees: You may join TRS, however, you are not required to. You pay 7% of your gross monthly income and fringe benefits.
403(b) TAX SHELTERED ANNUITIES	This is a retirement plan for employees of public school systems similar to a 401(k) plan. The Bartlesville Public Schools' plan is a salary reduction plan. Contributions result from voluntary reductions in salary by the employee(s) and are deducted before federal and state taxes are calculated.
OTHER VOLUNTARY DEDUCTIONS	These include the following: YMCA discount membership Pre-Paid Legal Services Professional Dues United Way Membership in the following: OK Federal Credit Union (918-335-1844) OEA Credit Union (800-324-8259) Tulsa Teachers Credit Union (800-234-8828) 66 Federal Credit Union (918-336-7662)
DIRECT DEPOSIT	Direct deposit of your payroll check is available to all employees. A direct deposit form and voided check (checking account) or voided deposit slip (savings account) are required. All forms are due in the payroll office ten days before a scheduled pay date.
DISTRICT LEAVE PROVISIONS	For district leave provisions and other policy information, refer to the Negotiated Agreement (certified personnel) or the Classified Employee Agreement Manual (support personnel).