

## **Compensation/Benefits**

### **A. PAY PERIODS**

McIntosh County Board of Education employees are paid in twelve monthly payments, with the pay date being the last working day of each month. Most pay periods are set up on a 20 day basis. Certified staff new to teaching and/or to Georgia and new classified employees will be paid in thirteen monthly payments during their first year of employment. Requests for pay advances may be considered only in cases of extreme medical emergencies and must be addressed directly to the Superintendent.

### **B. CREDIT UNION**

Employees of the McIntosh County Board of Education are eligible to join the Marshland Credit Union. A \$5.00 membership fee is required. The Marshland Credit Union is located at 3650 Community Road in Brunswick. Employees must apply for membership directly with the credit union. The credit union also offers the service of payroll deduction.

### **C. DIRECT DEPOSIT**

Employees of the McIntosh County Board of Education can elect to have their net checks direct deposited to the Bank or Credit Union of their choice, by completing a direct deposit request form with attachments.

### **D. TEACHER RETIREMENT**

Employees who are members of the Teacher Retirement System of Georgia contribute 6% of their earnings by payroll deduction. The McIntosh County Board of Education contributes a matching percentage to TRS. Public School Employees Retirement System (PSERS) new employees who first joined on or after July 1, 2012 will contribute \$10.00 per month for nine months and employees employed prior to July 1, 2012 will contribute \$4.00 per month for nine months.

### **E. ANNUITIES**

Employees of the McIntosh County Board of Education are eligible to participate in tax sheltered annuities with the following companies:

American Fidelity Insurance

Equitable Insurance

VALIC Insurance

Due to budget cuts, the McIntosh County Board of Education has suspended its voluntary VALIC Matching Plan for all school system employees. Additional information regarding annuities is available through the Payroll Department at the Central Office, 200 Pine Street, Darien, Georgia.

**F. INSURANCE**

Medicare - The McIntosh County Board of Education does not withhold social security on certificated employees, but Medicare is withheld at the rate of 1.45%.

State Health Insurance –Blue Cross Blue Shield of Georgia Inc., (BCBSGA), has been awarded the contract to provide health plan administration and medical management for the State Health Benefit Plan (SHBP). BCBSGA will coordinate closely with Express Scripts Inc., selected to administer pharmacy benefits, and Healthways Inc., selected to administer wellness programs and related incentives.

Members will choose from three levels of benefit coverage:

- HRA Gold
- HRA Silver
- HRA Bronze

Current Deduction rates for State Health Benefit Plans are: (Updated 01/01/14)

	*You	*Family
BCBS Gold Plan	\$166.08	\$539.84
BCBS Silver Plan	\$108.64	\$379.00
BCBS Bronze Plan	\$ 66.28	\$260.40

\*Other Tiers Available

\*\*An additional \$80 will be added to the monthly premium if you or your covered dependents use Tobacco products.

The McIntosh County Board of Education pays matching portions on health insurance.

**G. LIFE INSURANCE**

Term life insurance through ShawHankins, LLC (CIGNA LIFE) is available to all employees - max. \$200,000 on employee/10,000 on dependents (enrollment form included in payroll package). Monthly premiums are \$2.60 per \$10,000 for the employee and an additional \$2.50/5,000 or \$3.15/\$10,000 to include all dependents.

**H. DENTAL AND VISION INSURANCE**

You have the option of either joining or declining coverage with Ameritas Insurance Company. If you sign the waiver form declining the insurance, the coverage will not be available again until the next open enrollment period and late entrant provision will apply. Dental Premium ranges for Plan I - \$30.52 to \$95.48; and Plan II - \$15.60 to \$43.96; and \$8.52 to 21.88 for Vision.

**I. DISABILITY INSURANCE**

Disability insurance through American Fidelity Assurance Company is available to all employees at time of hire and thereafter during open enrollment during the fall.

**J. SECTION 125 (CAFETERIA PLAN)**

The McIntosh County School System has a Section 125 program for its employees. During the open enrollment period (October-November), enrollers will be in the school system to review the plan with employees. At this time, information about the insurance products under the plan (dental, life, cancer, etc.) and an explanation of benefits is available.

System employees' State Health insurance comes under this pre-tax plan and it is not required that employees purchase additional insurance products.

The Section 125 program is completely voluntary, but IRS rules require that each employee elect whether or not to participate. All new employees must meet with an enroller during the open enrollment period to state their choice. For employees electing to participate in the Section 125 plan, deductions will begin at the end of the month.

**K. WORKERS COMPENSATION**

Employees of the McIntosh County School system are covered by workers compensation insurance for any work-related injury incurred during regular work hours. Employees injured on the job must report the injury immediately at the work site so that an injury report form can be completed and processed. Notices are posted at each work location indicating the panel of medical services available to treat worker comp injuries. Workers Compensation filing procedures are posted on our web site. For additional information, please contact Debra Vickers at the Board Office.

Updated 8/3/14