

**Bismarck Public Schools
Teacher Benefit Summary
2011-2012**

- **Retirement:** The District participates in the North Dakota Teachers' Fund for Retirement. Teachers contribute 7.75% of salary and the District matches with an 8.25% contribution.
- **Medical Insurance:** The district will pay up to \$855 per month for medical insurance. The employee portion for a family plan is \$410 per month. The district pays the entire premium for the single (\$485) and SPD (\$855).
- **Dental Insurance** - The employee portion for a single policy is \$13 per month, with the district paying \$26 per month. The employee cost for a family policy is \$51 per month, with the district paying \$49 per month.
- **Vision Insurance** - The District pays \$17 for vision insurance. The employee cost for a family plan is \$8 per month. The District pays the entire premium for a single plan (\$11).
- **Flexible Benefits Program** - This program helps employees save money by converting unreimbursed medical expenses and dependent care expenses from an after-tax to a before-tax basis. Employees can set up medical spending accounts up to \$4,000 per year and dependent care spending accounts up to \$5,000 per year.
- **\$50,000 Term Life Insurance:** The district pays the entire premium for eligible teachers.
- **Long Term Disability Insurance:** The district pays the entire premium for eligible teachers.
- **Sick Leave**
 - A. 12 days for 9 and 10 month contracts.
 - B. 13 days for 11 month contracts.
 - C. 14 days for 12 month contracts.
 - D. Part-time teachers receive sick leave days commensurate to the percentage of their contract.
 - E. Unused sick leave days can cumulate to 190 days.
- **Personal Leave**
 - A. 2 days per year for teachers with 0 - 15 years of BPS teaching experience. A maximum accumulation of 5 days.
 - B. 3 days per year for teachers with 16 or more years of teaching in BPS. A maximum accumulation of 5 days.
 - C. Part-time staff receives personal leave days prorated to the percentage of their contracts.

Optional Programs - Through Payroll Deduction

- YMCA
- Women's Health Center
- Savings Bonds
- Tax Shelter Annuities
- Optional Insurance Plans