

# JCS Benefits

## Julian Charter School Benefits Summary (Effective July 1, 2015)

*Employees of Julian Charter School who are employed at a 75% full-time-equivalency or higher (30 hours per week or more for non-exempt/classified employees) receive the following benefits:*

**Health Insurance:** Choices to cover the employee, employee plus spouse or registered domestic partner, employee plus child(ren) or employee plus family. The plan year is July 1 – June 30. The school contribution is up to \$1,200 per month for health insurance (medical, dental, and vision) and AFLAC. Employee portion of premiums for health insurance, if any, can be deducted pre-tax under our section 125 plan. Employee portion of AFLAC premiums are deducted after-tax.

Medical Insurance Choices: Kaiser HMO, Kaiser HSA (for those who live in a Kaiser service area); Aetna HMO and Aetna HMO Value Network; Aetna HSA. All medical insurance choices include prescription drug coverage.

Dental Insurance Choice: Delta Dental Premier PPO.

Vision Insurance Choices: For Kaiser members, vision is included in the Kaiser coverage (Kaiser Optical). For all others, Vision Service Plan (VSP) PPO.

**Medical and Dependent Care Flexible Spending Accounts:** A voluntary (employee funded) special savings account where employees can set-aside tax-free money for eligible medical and/or dependent care expenses. Medical FSAs include a linked Visa or MasterCard branded debit card for easy access to FSA funds.

*Employees working 42% FTE (17 hours per week) or more receive the following benefits:*

**Life Insurance:** A voluntary (employee funded) life insurance policy to cover employee, employee and spouse, or employee and child(ren). A company basic (company funded) life insurance policy of \$50,000 is provided for all regular employees.

**Short-Term and Long-Term Disability Insurance:** A voluntary (employee funded) disability plan that ensures continuation of income (up to 60% of average weekly earnings) during short-term, long-term or permanent disability.

**AFLAC Accident, Hospitalization and Illness plans:** A variety of voluntary AFLAC products are available to employees at their own expense. JCS contributes up to \$100 per month towards AFLAC premiums for employees working 30+ hours per week (75% FTE or higher).

**Legal Shield:** Employees may purchase coverage for a variety of common legal services and/or identity theft protection.

**Retirement Investments:** Julian Charter School participates in [CalSTRS](#) for certificated employees and [CalPERS](#) for non-certificated employees. Additionally, Julian Charter School participates in all retirement investment products offered through the San Diego County Office of Education/Fringe Benefit Consortium (SDCOE/FBC). These products include a variety of voluntary (employee-funded) tax-sheltered retirement investments.

### *Paid time off benefits for all employees:*

#### **Classified Paid Time-Off:**

Vacation: Full-time employees (100% FTE or 40 hours per week) accrue 120 hours of paid vacation time for the first five years (accrues at a rate of 10 hours per month). Accrual increases to 160 hours per year after five years of employment. Time is accrued monthly.

Paid Sick Leave: Employees receive a paid sick leave insurance benefit from the employer, which compensates for time lost due to personal illness or the illness of a dependent (includes coverage for doctor/dentist appointments). The benefit is 1.15 hours of sick leave accrued per 30 hours worked for regular non-exempt employees, or 80 hours accrued per-year for full-time (100% FTE) exempt employees. Exempt employees working less than 100% FTE accrue a prorated amount of paid sick leave based upon their FTE percentage. Unused benefits accumulate through the employee's tenure with Julian Charter School. This benefit has no cash value and is not an earned wage. Upon retirement, JCS will report unused sick time benefits to CalPERS as service time upon the retiree's request.

#### **Certificated Administration Paid Time-Off:**

Vacation: Accrual of 30 days of paid vacation time (accrues at a rate of 2.5 days per month) for full-time (100% FTE) certificated administration employees.

Paid Sick Leave: Employees receive a paid sick leave insurance benefit from the employer, which compensates for time lost due to personal illness or the illness of a dependent (includes coverage for doctor/dentist appointments). The benefit will pay up to 80 hours of sick leave per year for full-time employees (100% FTE). Employees working less than 100% FTE receive paid sick leave commensurate with their FTE percentage. Unused benefits accumulate through the employee's tenure with Julian Charter School. This benefit has no cash value and is not an earned wage. Upon retirement, JCS will report unused sick time benefits to CalSTRS as service time upon the retiree's request.

**Certificated Teacher Paid Sick Leave:**

Employees receive a paid sick leave insurance benefit from the employer, which compensates for time lost due to personal illness or the illness of a dependent (includes coverage for doctor/dentist appointments). The benefit will pay up to 80 hours of sick leave per year for full-time employees (100% FTE). Employees working less than 100% FTE receive paid sick leave commensurate with their FTE percentage. Unused benefits accumulate through the employee's tenure with Julian Charter School. This benefit has no cash value and is not an earned wage. Upon retirement, JCS will report unused sick time benefits to CalSTRS as service time upon the retiree's request.

This is a summary of employee benefits offered by Julian Charter School, and is not intended to be a complete description of any specific benefit, nor a definitive explanation of eligibility. See plan documents for specific details.