



Benefit Package Summary Centennial BOCES

<p>Vacation Leave 248-Day Employee Schedule – Schedule A:</p> <p>Professional Staff: 160 Hours Per Yr</p> <p>Support Staff:</p> <p style="padding-left: 20px;">1-3 yrs service: 96 Hours Per Yr 4-5 yrs service: 120 Hours Per Yr 6 yrs & over: 144 Hours Per Yr</p> <p>Vacation hours earned each month worked (prorated, based on full-time employment).</p>	<p>Bereavement 5 days for immediate family Additional days for other deaths with prior approval.</p> <p>Holidays Centennial BOCES is closed for the following holidays:</p> <p>New Year’s Day Memorial Day Independence Day President’s Day Labor Day Thanksgiving Day and Following Friday Christmas Break</p>																		
<p>Personal/Business Leave 2 days per year with no accrual</p> <p>Sick Leave Reference the appropriate employee Schedule of Benefits for your position. There are current three (3) schedules of benefits: A, B, C.</p> <p>Leave postings for accrual and utilization is always on month in arrears. This is printed on your pay stub. Eligible employees on Schedule C accrue during the months of September through June.</p> <p>Sick Bank Centennial BOCES provides a voluntary Sick Bank, which, upon approval, will provide up to 10 additional days of sick leave for any bank members own extended health problems. (See “CBOCES’ Sick Leave Bank Regulations” for specific information.)</p>	<p>Major Medical Plan This is a PPO 6 Plan administered by CEBT via Willis. Out-of-Network care is covered at a higher rate. Co-pays for routine medical visits and preventive care are \$50 per visit for an in network physician. Monthly dependent medical premiums may be deducted from your paycheck on a pre-tax basis.</p> <p>Monthly Employee Costs (Full-Time 1.0 fte)</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 20%; text-align: center;">CBOCES</th> <th style="width: 20%; text-align: center;">Employee</th> </tr> <tr> <th></th> <th style="text-align: center;">Pays</th> <th style="text-align: center;">Pays</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td style="text-align: right;">737.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Employee + Child(ren)</td> <td style="text-align: right;">737.00</td> <td style="text-align: right;">363.00</td> </tr> <tr> <td>Employee + Spouse</td> <td style="text-align: right;">737.00</td> <td style="text-align: right;">760.00</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">737.00</td> <td style="text-align: right;">1056.00</td> </tr> </tbody> </table> <p>Monthly premium for part-time employees (.5 FTE to .79 FTE) is pro-rated commensurate with the employee’s FTE.</p> <p>The provider network is United Healthcare Options PPO.</p>		CBOCES	Employee		Pays	Pays	Employee Only	737.00	0.00	Employee + Child(ren)	737.00	363.00	Employee + Spouse	737.00	760.00	Family	737.00	1056.00
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Dental Plan

This benefit is administered by CEBT via Willis. The plan has an annual deductible of \$50/\$150 then pays: 100% Preventative and Diagnostic Treatment; 80% Basic Dental Treatment; 50% Major Treatment. Calendar year maximum benefit is \$1,750 per person. Lifetime Orthodontic Maximum Benefit of \$1,500.00 per person. Monthly medical premiums may be deducted from your paycheck on a pre-tax basis.

Monthly Employee Costs (Full-Time 1.0 fte)

Employee	51.00
Employee + Child	76.00
Employee + Spouse	97.00
Family	150.00

Monthly premium for part-time employees (.5 FTE to .79 FTE) is pro-rated commensurate with the employee's FTE.

PERA

Employees of Centennial BOCES contribute to PERA instead of Social Security. PERA is Colorado's Public Employers Retirement Association. School districts, along with state and local governments are members of the PERA retirement system. As an employee, you contribute 10% of your monthly salary to your PERA member account. These contributions are tax-deferred until they are returned to you either through a refund or a monthly benefit upon retirement. Member contributions earn tax-deferred interest, currently at a rate of 5.00% compounded annually. Centennial BOCES also contributes 20.90% of its total payroll to PERA.

PERA has an extremely comprehensive website for its contributors. The website located at www.copera.org offers in-depth information relative to its offerings in the areas of retirement, insurance, and its 401(k) investment opportunity.

Life Insurance

A Life Insurance Plan administered by CEBT via Willis covers all full-time employees with \$25,000 in coverage at no cost to the employee. It also includes \$25,000 Accidental Death coverage. Dependent Life Coverage is available for .95 per month for: Spouse-\$5,000; Children – Over 14 days, less than 6 months-\$200; Children Over 6 months, less than 19 years-\$2,000.

Monthly premium for part-time employees (.5 FTE to .79 FTE) is pro-rated commensurate with the employee's FTE.

PERA 401(k)

Additional tax-deferred investing can be made through PERA's 401(k) Plan that offers 17 different investment choices. You may invest the lesser of \$19,500, or 100% of compensation in 2020 for those under 50. Contributions and earnings are tax-deferred until you withdraw it from the plan.

There are also options available for the catch-up provision for people 50 or over or more than 15 years of service. The catch-up provision allows for an additional contribution of \$6,500 for 2020.

Long Term Disability

Long Term Disability coverage is paid by Centennial BOCES for all 12-month employees. After a 90 day elimination period (90 consecutive days of total disability), the plan provides a monthly benefit equal to 60% of covered monthly earnings.

Lincoln Financial is the Centennial BOCES LTD Insurance provider. Lincoln Financial has an excellent insurance company rating.

Additional/Optional Insurances Available

Additional insurances are available through the following vendors: AFLAC and AFAC. Please see Mandy Sage for information regarding these plans.

Vision Coverage

Vision benefits are administered through Vision Service Plan (VSP). Benefits cover professional eye exams by an ophthalmologist or optometrist listed in the Member Doctors directory. Eye exams may be conducted every 12 months. Co-pay is \$10 for an exam. The premium can be deducted on a pre-tax basis. Monthly Employee Costs (Full –Time 1.0 FTE)

Employee	12.01
Employee +1	17.41
Family	31.22

Credit Unions

Employees are eligible to join the Weld Schools Credit Union in Greeley and the Fort Morgan Credit Union.

Additional Tax Deferred Investing

Additional tax-deferred investing can be made through contributions into a 403-B or a 457 plan. Centennial BOCES approved vendors have been around for quite some time and the following is a listing of these companies, contact names and numbers.

Pacific Life, Randy Anderson,
(303) 305-5446

Equitable – AXA Advisors,
Steven Fortino, (303) 305-5438

Security Benefit – The Legend Group
Cortney Walker, (970) 371-4994

V.A.L.I.C. Ava Overman,
(720) 275-5529

MetLife/Mass Mutual
Matt DiMinno, (303)758-7800

Pre-Paid Legal

The option of purchasing membership in the Pre-Paid Legal plan is available to employees at a cost of \$14.95 per month. The plan provides:

Preventive Legal Services - phone consultations, phone calls and letters, contract and document review, and wills.

Motor Vehicle Legal Expense Services – Minor traffic violation, major traffic violations and up to 2.5 hours for help with damage recovery service, driver’s license protection and personal injury legal expenses.

Trial Defense Services
IRS Audit Legal Services
Other Legal Services

Section 125 Flexible Spending Account

Flexible Spending Accounts allow you to set aside a portion of your income, pre-tax, each pay period. You submit receipts to obtain reimbursement for certain health and day care expenses. You must elect to participate prior to the beginning of each plan year. The plan year is from January through December. New employees, of course, may choose to participate upon hiring. There is no allowance for late enrollment

NOTE: Please refer to individual Schedule of Benefits for eligibility of benefits listed.