

# ST. LOUIS PUBLIC SCHOOLS EMPLOYEE BENEFITS SUMMARY for Calendar Year 2025

# January 1, 2025

(This is a summary of available benefits only and is not intended to replace the Plan document)

# WELCOME NEW EMPLOYEE!

Listed below is a summary of benefits offered by the St. Louis Public Schools. Some are offered at no costs to employees and others are offered, but fully funded by the employee, as a payroll deduction.

## **SLPS Health Plan for Active Employees**

The St. Louis Public Schools Health Plan is a fully-insured plan that provides coverage for medically necessary treatment for both outpatient and inpatient services. These elections are provided under the Premium Conversion Plan maintained by the Board of Education and are governed by Internal Revenue Code Section 125.

The District pays the cost for your coverage (employee only) in the Medical Base, Dental, and Vision plans. You pay the full cost of the premium for your spouse and dependent child (ren) on a pre-tax basis through payroll deductions.

The employee may waive the medical coverage for Employee only and receive an opt-out credit on their paycheck. Employees who waive medical coverage also waive Pharmacy coverage.

For more information regarding employee contribution rates and coverage, refer to the Benefits Enrollment portal at <u>MySLPSBenefits.com</u> or by calling the SLPS Benefits Call Center at 1-888-715-1914 You will receive an enrollment email after your official hire date.

#### Life Insurance

#### Basic Term Life Insurance

The District provides Basic Life Insurance for all active full-time employees in the amount of \$40,000 at no cost to the employee. The Basic Life Insurance policy also includes AD&D (Accidental Death and Dismemberment) benefits for the same amount.

#### Supplemental Life Insurance

District employees have the option to purchase Supplemental Life Insurance through payroll deduction. You may request additional life insurance coverage up to \$200,000. Employees can purchase Supplement Life Insurance for their covered dependents also. Please refer to the Benefits Reference Guide for details.

## Paid Holidays

The following is a list of holidays observed by the District.

New Year's Day	Independence Day
Martin Luther King Day	Labor Day
President's Day	Veteran's Day
Memorial Day	Thanksgiving Day & the Friday
Juneteenth	after Thanksgiving
	Christmas Dav

\*\*When a holiday falls on a Sunday, the holiday shall be observed on the following Monday. The 24th of December shall be declared a holiday when it falls on a workday. 10, 10 1/2, and 11-month employees are also paid during winter and Spring Breaks.

#### Sick Leave

All full-time permanent employees will receive sick leave days. Certificated teachers, administrators and non-certificated 10- and 10.5-month staff members will be granted 10 days of sick leave per year. All 11 month and 11.5 month employees will be granted 11 days of sick leave per year and all 12 month employees will be granted 12 days of sick leave.

Sick leave is prorated for employees hired the beginning of the fiscal year as follows:

HIRE DATE	10/10.5 month	11/11.5 month	12 month
On or after July 1 and by September 30	10	11	12
On or after October 1 and by December 31	7	8	9
On or after January 1 and by March 31	5	6	6
On or after April 1 and by June 30	2	2	3

Each fiscal year, in additional to sick leave days, all 10, 10.5, 11- and 11.5-month employees will be granted two (2) personal days. Personal time off requires a 48-hour notice before the date of the leave and cannot be scheduled during blackout periods. Twelve-month employees are not granted additional days due to having vacation but may use w of their sick days as personal days. Personal time off requires 48 hours' notice before the date of the leave.

For additional information on Sisk Leave, please refer to Sick Leave/Personal Time Regulation #4622.

#### Social Security

District employees are covered under the Federal Insurance Contribution Act while working for the Board of Education. A social security tax deduction of 7.65 percent is made on all of your earnings, up to the social security wage base amount. This enables you to receive retirement benefits from the Federal Government when eligible.

#### Pension Plan

The Board has a defined benefit retirement plan in addition to social security. For this purpose nine percent (9%) is deducted from your salary. Benefits are calculated on the three highest consecutive years' salary of the last ten (10) years of service.

## Vacation

All newly hired 12-month employees are eligible for paid vacation based *on* the following schedule:

1 day per month	12 working days after one (1) year of employment
1.25 days per month	15 working days after five (5) years of employment
1.67 days per month	20 working days after ten (10) years of employment
1.84 days per month	22 working days after twelve (12) years of employment
2.08 days per month	25 working days after twenty (20) years of employment

Administrative employees begin accruing at the 1.84-day level.

#### LEAVES OF ABSENCE

Full-time permanent employees are eligible for certain leaves of absence, dependent upon a variety of factors, including employment classification and elections made by employees. The Board of Education provides to eligible employee's certain leave benefits as required by law and as otherwise adopted by the Board.

#### Short-Term Disability (STD)

The short-term disability plan is a fully insured plan, administered by a selected insurance company in accordance with the terms and conditions of the plan documents. Short-term disability pays 60% of base (gross) pay. Employees are automatically enrolled after 90 consecutive days of employment. Pay starts after 30 calendar days in a row of absence due to illness or injury for the employee for a maximum of twenty-two (22) weeks from start of disability.

#### Long-Term Disability (LTD)

The long-term disability plan is a fully insured plan, administered by a selected insurance company in accordance with the terms and conditions of the plan documents. Long-term disability pays 60% of base (gross) pay after a 180-day waiting period. The 180-day waiting period includes twenty-six (26) weeks of STD, up to the employee's eligibility for normal Social Security benefits, provided the employee remains disabled. Benefits are paid on a monthly basis.

#### Family and Medical Leave

An eligible employee may take up to twelve (12) weeks of unpaid, job-protected Family and Medical Leave during each consecutive 12-month period for which eligibility criteria have been met. The employee is eligible for a leave if they have been employed by the District for at least 12 months; and worked at least 1,250 hours in the 12 months preceding the request or need for the leave of absence. The initial 12-month period is measured forward from the date the employee first takes FMLA leave. The next I2-month period begins the first time FMLA leave is taken after completion of any previous I2-month period.

#### **BEREAVEMENT LEAVE**

It may be necessary to be away from the office because of the death of a close relative. With your supervisor's approval, the District will allow a bereavement leave of absence with pay based on the following guidelines

- Up to three (3) working days for a parent, spouse, child, grandparent, grandchild, sibling or domestic partner of the employee, for an unlimited number of occurrences.
- \*Up to two (2) working days for a half-brother or half-sister, nephew, niece, aunt, uncle, step-parent, parent-in-law, step-brother or step-sister, sister-in-law or brother-in-law, son-in-law or daughter-in-law.

 \*One (1) working day for a great grandparent, aunt or uncle-in-law, grandparent-in-law, niece or nephew-in-law, great grandchild, grandnephew or niece, grandaunt or uncle, or first cousin.

# \*Funeral Leave will only be paid for the above covered family members up to a <u>maximum</u> of <u>8 working days per year</u> for 2<sup>nd</sup> and 3<sup>rd</sup> Degree.

#### **IMPORTANT NOTE ABOUT MAKING BENEFIT ELECTIONS.**

 If an employee is not currently enrolled in benefits (new hire or newly eligible) and does not complete the enrollment process (does not receive a confirmation number after submitting elections on the web) during their enrollment period, he or she will be automatically enrolled in the options listed below:

Benefits Area	Default Enrollment
Medical Plan	United Healthcare BASE PLAN/EMPLOYEE ONLY
Dental Plan	Delta Dental /EMPLOYEE ONLY
Vision Plan	Vision Benefits of America / EMPLOYEE ONLY
Basic Life	\$40,000 coverage provided by SLPS
Supplemental Life Insurance	NO COVERAGE

Additionally please note that you will not have Beneficiary's designated for your District provided Life Insurance.

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