

Amy Biehl High School
Schedule of Employee Benefits
As of the 2015-2016 School Year

State Sponsored Retirement Plan

By (state) law, each employee who works more than .25 FTE, and their employer, contribute to a 401(a) retirement plan (Educational Retirement Board, or ERB). As of July 1, 2015 employees whose annual salary is greater than \$20,000 contribute 10.70% of their gross pay to this plan through a payroll deduction and the employer contributes 13.90% to the plan. Employees whose annual salary is less than \$20,000 contribute 7.90% of their gross pay and the employer contributes 13.90% to the plan. Employees on return to work also contribute to the plan and their contributions are based on the amount of hours that they work. The contributions are deducted before payroll taxes are assessed. If an employee terminates employment before they retire, the employee can opt to have their contributions refunded to them through application to the NM State Retirement Board.

Employees entering the New Mexico Public School District from other *accredited* schools and colleges may buy into the retirement program up to 5 years of service. This may be done by direct purchase or rolling over retirement benefits from other *qualified* retirement plans. The rules governing this buy in and its cost are dependent on several factors. Incoming employees interested in this option are encouraged to see the schools benefits administrator.

State Sponsored Retiree Health Plan

By (state) law, each employee who works more than .25 FTE and their employer contribute to a retirement health care plan. This health plan becomes available to eligible retirees (those who retire from the school system). As of July 1, 2015 employees contribute 1.00% of their gross pay to this plan through a payroll deduction and the employer contributes 2.00% to the plan. Unlike the ERB, contributions to this plan are not refundable if an employee terminates employment before they retire.

Health, Dental and Vision Insurance

Health, Dental and Vision insurance is available to the employees and his/her family through the New Mexico Public Schools Insurance Authority. These benefits are available to employee who are a .50FTE or greater. Three options are available for health insurance, Blue Cross/Blue Shield, Presbyterian Health Plan or New Mexico Health Connections. The health insurance plan includes a prescription drug benefit through Express Scripts. Dental insurance is provided by United Concordia and Vision insurance is provided through Davis Vision. An employee whose yearly gross income is \$25,000 or greater pays 40% of the monthly premium through payroll deduction and the employer pays 60% of the monthly premium. An employee whose yearly gross income is less than \$25,000 pays adjusted amounts (see benefits administrator for details). Insurance premiums are deducted before payroll taxes are assessed. Amy Biehl High School makes the insurances available to an unmarried domestic partner of an employee.

Life Insurance

Amy Biehl High School provides a \$50,000 life insurance policy to employees who work 15 hours per week or more, at no cost to the employee. Additional life insurance can be purchased by the employee for him/herself, this additional insurance is paid 100% by the employee. Insurance can also be purchased by the employee for the employee's spouse; or children (\$5,000 maximum for eligible children under the age of 25), premiums are paid 100% by the employee. Rates for the employee and spouse are dependant on age and the amount of insurance desired (see benefits administrator for details). Premiums are paid through payroll deductions. The underwriter of this insurance is The Standard.

Long Term Disability Insurance

Long term disability insurance is available through the New Mexico Public Schools Insurance Authority. Rates for this insurance are dependent upon a variety of coverage options and are paid through payroll deductions. This insurance is paid in the same employer/employee percentages as the Health, Dental and Vision insurances.

Other Insurance

Medi-Gap, short-term disability, accident, additional life, specified illness and/or cancer insurance is available to the employee through Allstate Insurance. Rates are dependent upon a variety of coverage options and are paid 100% by the employee through payroll deductions.

403(b) Retirement Plan

A 403(b) salary reduction retirement plan is available to all employees. Contributions made to this plan are deducted before payroll taxes are assessed. These plans are paid 100% by the employee; there is no matching benefit available from Amy Biehl High School. Employees interested in setting up a 403(b) plan are to contact the school's plan administrator. The contact information is available from the school's benefits administrator.

Flexible Spending Arrangements (FSA)

FSA's are available for both medical expenses and dependent care expenses. Employees may contribute up to \$2,550 per benefit year for medical expenses and up to \$5,000 per benefit year for dependent care expenses. Contributions are deducted before payroll taxes are assessed.

Personal and Sick Leave

10 days of personal/sick leave are available to an employee each school year and are in addition to the regular breaks given during the school year (see "other benefits" below). Additionally, beginning at the end of the 2015-2016 school year, an employee may roll over up to 5 days of unused personal/sick leave to the following school year (making a maximum of 15 personal/sick days available each year). Unused days remaining when an employee terminates employment are forfeited.

Family Medical Leave Act (FMLA)

Amy Biehl High School provides an enhanced Family Medical Leave Benefit for any situation that is covered by the FMLA Act. See the Finance Director for more information on this benefit.

Professional Development

A variety of professional development opportunities are available each year. Some are arranged by the school, others arranged by the employee directly with the approval of the Executive Director/Principal.

Other Benefits

Amy Biehl High School is a "year round" school. With this schedule comes several breaks through-out the school year. Teachers and ancillary staff receive 2 week breaks between quarters and a 4 week break at the end of the school year. Administrative staff receive breaks between quarters, but this time may be shorter. Holiday observances that do not occur during regular breaks are Labor Day, Thanksgiving (Wednesday, Thursday and Friday), President's Day and Memorial Day.