



**Benefits & Terms of Employment (Unit IV)**

January 1, 2019 through December 31, 2019

(10-Month)

*This overview provides highlights of your benefits and terms of employment. Refer to your Negotiated Agreement and/or Board Policy and Regulations for more details.*

**Overview**

**Work Year:** 10 months

**Paid Work Days:** 191 per school year.

**Daily Work Hours:** Full Time— 6.5 Hours  
Part Time—3.25 Hours

**Probationary Period**

New Teacher Assistants shall serve a probationary period of 12 consecutive work months.

**Compensation**

**Payday**

Biweekly (every other Wednesday) through direct deposit. 26 per year.

**Pay Advancements**

Step increase—July 1, if applicable.

**Travel Reimbursement (authorized)**

Prevailing IRS rate at time of travel.

**Tuition Reimbursement**

For details, visit the AACPS Intranet page, *click on Staff > Benefits > Tuition Reimbursement* and see Article 14.5 of the Unit IV Negotiated Master Agreement.

**Leave**

*All leave is tracked in hours. Reference to days accrued or used must be converted to the hourly equivalent based on the employee's Full Time Equivalent (FTE) status.*

**Sick Leave**

**1-9 years employed** = 11 days received  
**10+ years employed** = 12.5 days received  
Sick leave accrued in other Maryland Public School Systems transferable.

**Sick Leave Bank**

All Unit IV employees on active duty are eligible; enrollment required.

**Personal Business Leave**

2.5 days per year; cumulative to five days; additional days converted to sick leave.

**Religious Leave**

Up to three days per school year with pay for observance of religious holy days.

**Retirement**

**Maryland State Teachers'/Employees' Pension System**

**Mandatory** enrollment as condition of employment. Contribution is 7% of annual salary.

**Employee Assistance Program (EAP)**

The EAP provides counseling and resources for personal, family, and work-related concerns, including legal and financial issues, for employees and their household members. Services are free and confidential.

**Voluntary Benefits**

*Employees may elect to participate in any of the many voluntary benefit programs available through employment with AACPS.*

**Deferred Compensation/Supplemental Retirement Plans**

At any time, employees can elect to defer income on a tax-free basis to save for retirement through participation in the AACPS Supplemental Retirement Plan (403(b) and/or 457(b)). Employees should visit [www.aacps.org](http://www.aacps.org) > Staff > Benefits > Supplemental Retirement Program for enrollment guidance.

**Flexible Spending Accounts**

Employees of AACPS may enroll in Flexible Spending Accounts for both healthcare expenses and dependent care expenses.

Other voluntary programs available include College Savings Plans (Section 529) and Long-Term Care insurance. More are described in the booklet *Voluntary Benefits Guide* available on the AACPS website.

**Insurance**

*The rate of employer subsidy varies by plan and is contained in the Unit IV Negotiated Agreement. Employees working less than full-time receive a prorated employer contribution.*

*Employees hired on or after December 1, 2017, must work 15 hours per week or more to be eligible for healthcare benefits.*

**Medical**

Employees may select a medical plan from three plans offered: two HMOs and a Triple Option plan.

Employees enrolled in medical plans may access mental health benefits through The CareFirst Assist Behavioral Health Plan.

**Dental**

Employees may select a dental plan from three plans offered: a dental HMO plan, a PPO plan, and a Traditional plan.

**Vision**

An annual benefit is available for eye exams and eyewear reimbursement. Additional vision discounts are available with the medical plans.

**Prescriptions**

Employees enrolled in any AACPS medical plan are provided prescription coverage. Employees may purchase their short-term prescriptions (30-day supply plus one refill) at local participating pharmacies. Long-term or maintenance medication prescriptions are filled by mail order or at a CVS pharmacy (Maintenance Choice) providing a 90-day supply of medication.

The program has four tiers: generic, preferred brand, non-preferred brand, or specialty. At retail, the co-pays are \$5/\$20/\$35/\$65 respectively. At mail order or CVS retail pharmacies (Maintenance Choice), the co-pays are \$10/\$40/\$70/\$130 respectively, for a 90-day supply.

**Term Life Insurance**

All Unit IV permanent employees are covered by a \$50,000 policy paid by the Board of Education. Additional voluntary term life insurance is available to all permanent employees up to \$200,000. Evidence of Insurability requirements apply for new hires for coverage in excess of \$100,000, and for any employee applying during open enrollment.

**Liability Insurance**

The Board's insurance program will pay all sums which employees may become legally obligated to pay as damages because of bodily injury or property damage arising out of their activities while on duty.

**Workers' Compensation**

All Board employees covered under Maryland State Law. 60-day injury on the job benefit for permanent employees.

\*See *Negotiated Agreement, Article 14.5*