



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

(10-Month)

January 1, 2023 through December 31, 2023

This overview provides highlights of your benefits and terms of employment. Refer to Board Policy and Regulations for more details.

**Overview**

**Work Year:** 10 months  
**Paid Work Days:** 191 or 200 per school year

**Hours of Work**  
 Minimum 40 hours/week, 8 hours/day.

**Probationary Period**  
 New employees shall serve a probationary period of one year.

**Compensation**

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

**Travel Reimbursement (authorized)**  
 Prevailing IRS rate at time of travel.

**Tuition Reimbursement**  
 Pre-approval may be required. For details, visit the AACPS Intranet page, click on Staff > Benefits > Tuition Reimbursement.

**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\***  
 11 days per year with unlimited accumulation. Sick leave accrued in other Maryland Public School Systems transferable.

**Personal Business Leave\***  
 Two days per year; cumulative to four days; additional days converted to sick leave.

**Religious Leave**  
 Up to two days per school year with pay for observance of religious holy days.

\***Leave Pay Out:** Leave may be paid out at retirement or resignation:

**Sick Leave:** Paid only upon retirement, or upon resignation after 15 years of AACPS employment, at \$90/day, unlimited.

**Personal Business Leave:** Paid \$90/day.

**For both sick and personal business leave**

- Under \$1,000: Paid directly to employee, subject to all taxes.
- \$1,000 or more: Paid through Special Pay (403(b)) Plan subject to IRS annual limit, free of FICA. Federal and State taxes deferred.

**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 contribute on a pre-tax basis to the 403(b) or 457(b) and post-tax basis to the Roth 403(b) or Roth 457(b) to save for retirement through participation in the AACPS Supplemental Retirement Plan. For guidance on how to enroll, visit [www.aacps.org/SupplementalRetirement](http://www.aacps.org/SupplementalRetirement).

**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 *Employee Benefits Guide* available on the AACPS website.

**Insurance**

The rate of employer contribution varies by plan. Employees working less than full-time will receive a prorated employer contribution, based on FTE.

Employees hired on or after December 1, 2017, must work 0.5 FTE 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/\$75 respectively. At mail order or CVS retail pharmacies (Maintenance Choice), the co-pays are \$10/\$40/\$70/\$150 respectively, for a 90-day supply.

**Term Life Insurance**

All Unit V employees are covered by a \$200,000 policy paid by the Board of Education. Additional voluntary term life insurance is available 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. Coverage for spouse and child(ren) is also available.

**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.

**Long Term Disability Insurance**

After 90 days of medically approved absence, eligible for 66.67% of monthly base pay to maximum monthly benefit of \$10,000 upon approval by carrier. No premiums required.