

EMPLOYER SPONSORED HEALTH CARE PLAN EMPLOYEE BENEFITS

INSURANCE

The health of all employees is important to the smooth operation of BACHS. All employees who work at least **30** hours each week will be offered the following benefits:

- > Medical insurance coverage through MEBS/Blue Cross
- > Dental insurance
- > Vision insurance
- > Short term disability insurance
- > Long term disability insurance
- > Life insurance coverage in the amount of \$25,000.00

Coverage for medical, dental and vision insurance begins on the employee's first day of work. Disability coverage will begin 30 days after hire. Any employee working 30-37 hours per week is entitled to all above insurance and a pro-rated portion of the medical insurance. During the school year 2008 – 2009, employees working 37 ½ hours per week contributed \$50.00 per month for individual coverage; \$100.00 per month for individual and spouse coverage, and \$150.00 per month for individual, spouse, and immediate family coverage, for these benefits. Because of the budgetary plight of the State of Michigan and the resultant financial challenges to school districts, we may need to increase the employee contribution for the 2009 – 2010 school year and will be meeting with our insurance carrier to discuss possible options, up to a contribution of \$100.00 or more per month for individual coverage; \$200.00 or more per month for individual and spouse coverage, and \$250.00 or more per month for individual, spouse, and immediate family coverage. We may also increase current prescription co-pay levels as well. Employees covered under a spouse's medical plan may choose to receive an annuity or cash-in-lieu of medical insurance at a fixed rate per month, established by the Business Manager and authorized by the Superintendent and Board of Directors. Authorized annuity companies are VALIC, Lincoln National Life Insurance, and Waddell & Reed.

EMPLOYEE LEAVES: PAID

EMPLOYEE and FAMILY-RELATED ILLNESS DAYS

A committee of staff members has reached consensus on the following policy on sick days for BACHS, as well as its effects on employees and its effects on the BACHS budget. Illnesses do occur and are beyond individual control. Therefore, all employees regularly scheduled to work 30 hours or more per week will receive the necessary sick days at their regular compensation, not to exceed 8 days per illness/disability or a cumulative total of 10 days per contract year. This total encompasses employee sick days plus the number of necessary family-related illness days (i.e. 5 sick days plus 5 family illness days equals the 10 total limit, or any combination thereof totaling 10). Once these threshold levels are exceeded, employees will be deducted a compensation amount equal to their daily rate of pay for any days they take off beyond their

allowable sick days. Employees needing short or long-term disability should contact the BACHS insurance representative to discuss the availability of this option and regulations pertaining to such. When short and/or long term disability coverage is exhausted, or when a disability claim is denied by the insurance company, the employee's leave becomes unpaid, and the employee is expected to return to work. Sick days may not accumulate from year to year.

Employees are required to complete a yellow absence form and turn it in to the Superintendent's Secretary upon their return from an absence. The superintendent may require documentation for any staff sick days.

Benefits premiums or cash in lieu payments will be paid for any employee who is under a doctor's care and receiving short or long-term disability benefits. When the disability coverage is exhausted or denied, benefit/cash-in-lieu payments will no longer be made.

Employees on paid or unpaid leave will be billed monthly by BACHS for their employee contribution to their medical benefit premium and will be expected to pay these costs within 10 days.

PERSONAL DAYS

A committee of staff members reached consensus on this policy regarding personal days, as well as its effects on employees and its effects on the BACHS budget. Employees working at least 37 ½ hours per week are entitled to take 5 paid days per year to conduct personal business which cannot normally be handled outside of school hours. Personal days must be requested at least 3 school days in advance. These days may not accumulate from year to year. Once these threshold levels are exceeded, employees will be deducted a compensation amount equal to their daily rate of pay for any days they take off beyond their allowable personal days.

Employees should complete a yellow absence form prior to taking a paid personal day. The form should be turned in to the Superintendent's Secretary.

BEREAVEMENT DAYS

A committee of staff members reached consensus on this policy regarding bereavement days, as well as its effects on employees and its effects on the BACHS budget. Employees working at least 30 hours per week will be entitled to 5 days per school year for bereavement leave in instances of death of members of the employee's family. Family members shall be defined as follows: Children, spouses, parents, inlaws, grandparents, siblings, aunts, uncles, grandchildren, nieces, nephews, cousins, and "step" designations of the aforementioned. Other arrangements for bereavement leave, if compensation is to be desired, are to be made with the Superintendent. Days not used during a particular school year will not accumulate beyond that year; they will be lost, whereupon three total days will again be accorded to the employees the following year if contracted for employment. Once these threshold levels are exceeded, employees will be deducted a compensation amount equal to their daily rate of pay for any days they take off beyond their allowable bereavement days. If truly exceptional circumstances of tragedy exist for

an employee during a given year, it will be up to the discretion of the Superintendent whether or not to compensate the employee for additional days taken beyond the 5 days. The individual circumstances of those decisions shall be non-precedent setting and will be kept confidential between the Superintendent, employee, and Business Manager, subject to Board review if desired by the Board Treasurer or President.

Employees should complete a yellow absence form upon their return and turn the form in to the Superintendent's Secretary.