

EMPLOYEE BENEFITS OVERVIEW

CBSD offers excellent benefits to full-time employees. The list below is a brief outline of available benefits.

Current CBSD Employees should refer to the INTRANET/SharePoint, HR Dept pages for detailed information. NEW CBSD employees should also refer to the New Employee Benefits page on the INTRANET to review the appropriate Benefits Presentation for your group. Employees may contact Kelly Kessler, Benefits Manager at kkessler@cbsd.org with questions about insurance or Flex Spending accounts.

❖ **Flexible Benefits for Full-time Employees**

- Effective Dates: Teacher/Administrator: first day of service
Support/Transportation: 1st of the month following 30 days of service
- Eligibility includes spouse and children to age 26
- Yearly option to change plans during Open Enrollment period
- Qualifying life event allows for addition or deletion of benefits and/or dependents
 - Marriage, Divorce, Birth, Death, Change of job status

❖ **Health and Hospitalization Insurance: 4 options available**

- Open Choice 1
- Open Choice 2
- Open Choice 3
- Open Access

❖ **Employee Assistance Program: Penn Behavioral Health**

- Confidential assistance

❖ **Dental Insurance:**

- Delta Dental of PA – Preferred and PPO plans
- \$2,000 per person/per year maximum benefit

❖ **Vision Plan:**

- EyeMed Vision Plan (INSIGHT Network)
- Exam once every 24 months
- Corrective lenses covered as specified in plan document

❖ **Prescription Drug:**

- Teachers and Administrators - \$10/\$25/\$45 copays
- Support: \$10/\$25/\$40 copays
- Transportation: \$10/\$20/\$35 copays
- Mail-in Program available

❖ **Life Insurance:**

- Administrators: Payout based on 2X annual salary
- All others: Payout based on 1.5X annual salary
- Double coverage for Accidental Death

❖ **Short Term Disability**

- Income protection providing 2/3 of daily rate – 52-week maximum

❖ **Long Term Disability**

- Optional program funded through payroll deductions.
- Premium based on age and salary.
- Provides 60% of salary.

❖ **Flexible Spending Accounts** - (Section 125 Plan) Optional, tax-free accounts, funded via payroll deductions. May be established for:

- a. Medical Expenses (\$2,700/year maximum)
- b. Dependent Care (\$5,000/year maximum)

❖ **403(b) and 457 Investment Plans** - Available to ALL employees. Visit the **CBSD INTRANET** for links to information about these investment plans, including:

- [Universal Availability Notice and Plan Cost](#)
- [403b Contact Information and FAQs](#)
- [Auto Increase Contribution Notice](#)

❖ **RETIREMENT:**

PSERS - Public Schools Employees Retirement System

- **New PSERS guidelines effective 7/1/2019** - Click [HERE](#)
- **Local PSERS office:** 605 Louis Drive, Suite 500 Warminster, PA 18974
 - Serving Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties
 - Please call before visiting to be sure a counselor is available: 215-443-3495 or 1-888-PSERS4U, Ext 5575