



## **Detroit Federation of Para-Professionals – Bargaining Unit S**

Detroit Public Schools Community District offers a comprehensive benefits package to all eligible full-time employees. Pension benefits are effective the date of hire and all other elected benefits are effective the first of the month following date of hire.

Healthcare and voluntary benefits (i.e., medical, dental, vision, healthcare flexible spending accounts, dependent care flexible spending account, basic life insurance, supplemental life insurance and employee assistance program) are calendar year (January 1 through December 31) elections. Pension/retirement, sick bank, bereavement, personal business, days off with pay and holidays are academic year benefits (July 1 through June 30).

Following is a listing of benefits, some require employee contributions. More detailed information pertaining to the benefits offered to DPSCD employees is located on our website <http://detroitk12.org/benefits>.

**Benefit Group:** Montessori Noon-Hour Aide

**Medical/Rx:** Blue Care Network (HMO) - Health Engagement Plans (3 plans)  
Blue Cross Blue Shield PPO  
Health Alliance Plan (HMO) - Traditional

**Dental:** Delta Dental EPO  
Delta Dental PPO (Standard)  
Delta Dental PPO (Point-of-Service)

**Vision:** Heritage Vision Plan Core Plan (Select Network)  
Heritage Vision Core+ (Select Network)  
Heritage Vision Premium (National Network)

**Life Insurance:** \$10,000 (100% DPSCD paid)

**Employee Assistance Program** (many services 100% DPSCD paid)

Ulliance Life Advisor Employee Assistance Program assists with the following:

- Counseling
- Coaching
- Crisis Intervention
- Community Resources
- Financial or Legal Referrals

**Employee Paid Benefits**

- Healthcare Flexible Spending Account – up to \$3,200 annually
- Dependent Care Flexible Spending Account – up to \$5,000 annually
- Supplemental Employee Life Insurance – up to 5x annual salary (up to 2x salary without Evidence of Insurability at initial eligibility)



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**Sick Leave Days:** Up to 3 days per year

**Sick Leave Eligibility:** One calendar year of service and 1,250 hours worked in the past 12 months. Illness leaves are governed by Family Medical Leave Act (FMLA) of 1993. Employees who do not fulfill the 1,250 hours worked maybe eligible for an illness leave after one year of service.

**Personal Business:** Up to 2 days per year (taken from sick bank)

**Bereavement:** Up to 5 days (taken from sick bank)

**Days Off with Pay:** 11.5 days (to be used during unpaid break periods)

**Compensated Holiday (Calendar for Specific Date):**

Martin Luther King's Birthday

### **Retirement (Member of the Michigan Public School Retirement System)**

Employees who are currently or previously enrolled in the Michigan Public School Retirement System is automatically re-enrolled in the same plan. Employees who have never worked in a Michigan Public School System will be enrolled into the Defined Contribution (DC) or the Pension Plus 2 plan depending upon their election. Contributions will automatically begin on your **first day** of work as described below.

- **Defined Contribution Plan** (tax deferred retirement investment account)
  - Savings Component
    - Employee contribution to retirement investment account – 3%
    - DPSCD 100% contribution match to retirement investment account – up to 3%
    - DPSCD mandatory contribution – 4%
    - Employee contribution to retirement Personal Healthcare Fund – 2%
    - DPSCD 100% match to retirement Personal Healthcare Fund – up to 2%
- **Pension Plus 2 Plan** (pension component with a savings component)
  - Savings Component
    - Employee contribution to retirement investment account – 2%
    - DPSCD 50% contribution match to retirement investment account – up to 1%
    - Employee contribution to retirement Personal Healthcare Fund – 2%
    - DPSCD 100% match to retirement Personal Healthcare Fund – up to 2%
  - Pension
    - Employee contribution to pension – 6.2%
    - DPSCD contribution to pension – 6.2%

### **Tax Deferred Annuity (403b or 457)**

- The Omni Group