



## Detroit Federation of Teachers (DFT) – AFT Local 231 January 1, 2019 – December 31, 2019

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. Following is a listing of shared cost, employer paid and employee cost benefits. More detailed information pertaining to the benefits offered to DPSCD employees is located on our website <http://detroitk12.org/benefits>.

<b>Benefit Group:</b>	Accompanist; Adult Education Teacher; Art Therapist; Assistant Attendance Officer; Attendance Agents/Officer; Audiologist; Auditorium Teacher; Behavioral Specialist; Computer Teacher; Counselor; Counselor/Teacher Guidance; Day Trade Teacher; Educational Technician; IEP Specialist; Instructional Specialist; JROTC Assistant Instructor; JROTC Instructor; Librarians/Media Specialist; Literary Coach; Mobility Instructor; Music Therapist; Occupational Therapist; Physical Therapist (Physiotherapist); Psychologist; Registered Nurse; School Community Agent; Social Worker; Special Education Teacher/Counselor/Resource Teacher; Special Instructor; Speech/Language Pathologist; Speech Therapist; Substitute IV; Teacher Consultant; Teacher, Retiree; Transition Specialist; Vocational Instructor; Work Study Assistant
<b>Health Insurance:</b>	DPSCD pays 80% of premium for the Blue Care Network Core
<b>Medical/Rx:</b>	Blue Care Network (HMO) - Health Engagement Plans (4 plans) Blue Cross Blue Shield PPO Health Alliance Plan (HMO) - Traditional
<b>Dental:</b>	Delta Dental EPO Delta Dental PPO (Standard) Delta Dental PPO (Point-of-Service)
<b>Vision:</b>	Heritage Vision Plan Core Plan (100% DPSCD paid) Heritage Vision Core+ (Select Network) Heritage Vision Premium (National Network)
<b>Life Insurance:</b>	\$25,000 (100% DPSCD paid)



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**Sick Leave Days:**

Length of Service	Formula	Number of Days
0 -1 year	.25 biweekly pay periods	10
2 -5 years	.57 biweekly pay periods	15
6 -10 years	.77 biweekly pay periods	20
11+ years	.97 biweekly pay periods	25

**Personal Business:** 2 days per year (included in sick total)

**Personal Emergency:** 3 days per year (included in sick total)

**Religious Holidays:** 5 days per year (included in sick total)

**DPSCD Paid Observed Holidays:**

- New Year's Day
- Martin Luther King's Birthday
- Good Friday
- Memorial Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

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

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%



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

- **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%

Questions regarding the pension plan(s) please call Michigan Public School Retirement Services at (800) 381-5111 or visit [www.pickmiplan.org](http://www.pickmiplan.org).

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

For information regarding the Tax-Deferred Annuity program, please contact:

- The Omni Group (877-544-6664)

### **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

### **Additional Employee Paid Benefits**

- Healthcare Flexible Spending Account – up to \$2,700 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 EOI at initial eligibility)
- Voluntary Employee/Dependent Life Insurance (Term and Whole)
- Critical Illness
- Accident
- Disability Insurance (Short and Long)
- Identity Theft Protection