



## Detroit Federation of Teachers (DFT) – AFT Local 231

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, flexible spending accounts, basic/supplemental life insurance, accident, cancer, critical illness, disability, and identity theft protection) are calendar year (January 1 through December 31) elections. Pension/retirement, sick bank, bereavement, personal business, 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:** Accompanist; Adult Education Teacher; Assistant Attendance Officer; Attendance Agent; Audiologist; Behavioral Specialist; College Transition Advisor; Counselor; Day Trade Teacher; IEP Compliance Specialist; Instructional Specialist; JROTC Assistant Instructor; JROTC Instructor; Literary Coach; Master Teacher; Music Therapist; Occupational Therapist; Orientation/Mobility Specialist; Physical Therapist; Psychologist; Registered Nurse; School Improvement Coach; Social Worker; Special Education Teacher/Counselor/Resource Teacher; Speech/Language Pathologist; Speech/Language Teacher; Speech Therapist; Substitute IV; Teacher Consultant; Training and Support Coordinator; Transition Specialist; Vocational Instructor; Work Study Assistant

**Medical/Rx:** Blue Care Network (HMO) - Health Engagement Plans (4 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:** \$25,000 (100% DPSCD paid)



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**Sick:**

Length of Service	Number of Days
1 year	10
2 or more years	12

**Sick Leave Eligibility:** One calendar year of service and 1,250 hours worked in the past 12 months. Illness leaves governed by Family Medical Leave Act (FMLA) of 1993.

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

**Personal Emergency:** Up to 3 days per year (taken from sick bank)

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

**Religious Holidays:** Up to 5 days per year (taken from sick bank)

**DPSCD Paid Observed Holidays (See Academic Calendar for Specific Dates):**

- New Year’s Day
- Martin Luther King’s Birthday
- Good Friday
- Memorial Day
- Fourth of July (Summer School Only)
- Labor Day
- Day Before Thanksgiving
- 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%

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

- The Omni Group

### **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 \$2,750 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