



Benefits Summary
Effective January 1, 2019

Employees working 30 or more hours per week are eligible for Health Insurance, Dental Insurance, Vision Coverage, as well as, Group and Supplemental Life Insurance benefits beginning the first day of the month following employment. Employees working 25 – 29.5 hours are entitled to the same benefits but at an increased premium rate.

HEALTH INSURANCE – State 2.0 Partnership Plan – United Healthcare/Oxford

The CT Partnership Plan is the same POS plan currently offered to State of Connecticut employees. You get the same great healthcare benefits that state employees get, including \$15 in-network office visits (average actual cost in CT: \$150*), free preventive care, and \$5 generic drug copays for your maintenance drugs. You can see any provider (e.g., doctors, hospitals, other medical facilities) you want—in- or out-of-network. But, when you see in-network providers, you pay less. That’s because they contract with United Healthcare/Oxford—the plan’s administrator—to charge lower rates for their services. You have access to Oxford’s Freedom Select Network in Connecticut, New Jersey and parts of New York, and United’s Choice Plus Network for seamless national access!

DENTAL - Delta Dental PPOSM plus Premier

Preventive & Diagnostic (<i>*Does not apply to annual maximum</i>)	100%
Remaining Basic	80%
Crowns & Prosthodontics	80%

All other dental coverages based on Collective Bargaining Agreements.

VISION – Anthem Blue View Vision

In Network: Routine Eye Exam – 1 per year \$0 copay; eyeglass frames – 1 per year - \$110 allowance, 20% off any remaining balance; lenses – one pair per calendar year – standard plastic - \$0 copay; contact lenses – once every calendar year, instead of eyeglass lenses - \$440 allowance – 15% off any remaining balance.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT – Employees can set aside money on a pre-tax basis to pay for certain out-of-pocket health care and dental expenses. Health Care accounts have a \$2,700 calendar year maximum. Medical expenses associated with POS medical plans are eligible for reimbursement. There is a \$500 carryover limit.

DEPENDENT CARE SAVINGS ACCOUNT – Employees can set aside up to \$5,000 per year on a pre-tax basis for child care expenses.

GROUP LIFE INSURANCE – Norwalk Public Schools provides this benefit at no cost to employees. The amount is based on Collective Bargaining Agreements. In addition, some Collective Bargaining Agreements allow the employee to purchase supplemental life insurance.

PENSION – Certified Staff – TRB (Teachers’ Retirement Board); non-certified 30 plus hours/week – 401 (a) ICMA-RC; 5 percent match; 5 years vesture.

VACATION TIME – 1 to 5 weeks per year, based on years of service and Collective Bargaining Agreements.

SICK TIME – 12 ½ - 18 days per year, based on Collective Bargaining Agreement. Accruals from 186 – 220 days maximum.

HOLIDAYS – Labor Day, Rosh Hashanah, Yom Kippur; Thanksgiving; Day after Thanksgiving; Christmas, New Year's Day, Dr. Martin Luther King, Jr; Presidents Day; Good Friday, Memorial Day – 12 Month Employees – above holidays, as well as, July 4th; Christmas Eve; 3 Floating Holidays assigned annually by District.

TAX SHELTER ANNUITIES – OMNI Group is our TPA working with our Payroll Department, and Approved Providers to save pre-tax dollars into a 403 (b) or 457 Retirement Account. Yearly IRS Limits apply.

EDUCATION ASSISTANCE – Non-Certified Staff Only – based on Collective Bargaining Agreement.

QUESTIONS – Contact Donna Rastocky, Benefits Specialist, rastockyd@norwalkps.org to schedule an appointment.