

# 2024 Benefits



**TWO RIVERS** PUBLIC CHARTER SCHOOL

# 2024 Benefits at a Glance

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## Health Plans

Kaiser Signature Plan

Kaiser Select Plan

Flex Plan - MultiPlan PHCS

### **Kaiser Signature Plan**

Standard HMO plan; Access to all Kaiser facilities, doctors and specialists.

### **Kaiser Select Plan**

Mid-level HMO plan; Access to all Kaiser facilities, doctors and specialists plus providers outside of the Kaiser Network.

### **Flex Plan - MultiPlan PHCS**

Access to both Kaiser facilities, doctors and specialists as well as those offered through the PHCS Multiplan. No need to designate a PCP or obtain referrals to see specialists. Option available for Out of Network providers.

### **Deadline**

If you want to participate in this optional benefit, you must enroll within 30 days of your hire date or during Open Enrollment in the month of November. You must notify the HR Specialist within 30 days of major life events if you want to change coverage.

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## Mental Health

Our health insurance provider, Kaiser Permanente, partners with myStrength to offer teletherapy, telecoaching, as well as structured digital courses. This benefit is free for all Kaiser members. Additionally, Kaiser members have access to the Calm app for sleep and meditation and the Ginger app for 24/7 text based emotional support coaching at no additional cost.

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## Dental Plans

### Ameritas Dental PPO

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Under this dental preferred provider option, you may see a dentist in the Ameritas network.

#### Deadline

If you want to participate in this optional benefit, you must enroll within 30 days of your hire date or during Open Enrollment in the month of November. You must notify the HR Specialist within 30 days of major life events if you want to change coverage.

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## Tax-Deferred Personnel Retirement Savings Plan

#### Tax-Deferred Annuity 403(b)

This opt-out program allows you to save for retirement with pre-tax or Roth after-tax contributions through payroll deductions. Your payroll deduction contributions are immediately vested and Two Rivers' match is vested after three years.

Two Rivers provides a 100% match on the first 6% that an employee contributes and a 50% match on the next 6%. You may make adjustments to your contribution at any time.

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## Voluntary Group Term Life Insurance

Any active, full-time employee working 30 hours or more can elect this benefit. Policy options include coverage for employee, spouse, and dependent child. Guaranteed issue period, during initial eligibility only, is \$100,000 for employees under age seventy and \$20,000 for spouse under age seventy. All dependent amounts are guaranteed issue.

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## Flexible Spending Accounts

Each calendar year, you can enroll in this program to set aside pretax dollars through Two Rivers payroll deductions for eligible health care, dependent care, and transportation expenses. When you submit your eligible expenses receipts to the FSA administrator, you recoup your FSA dollars as tax-free reimbursements.

### Deadline

If you want to participate in this optional benefit, you must enroll within 30 days of your hire date or during Open Enrollment. You must notify the HR Specialist within 30 days of major life events if you want to change coverage. You must enroll each year during Open Enrollment.

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## Disability and Leave Programs

### Short-Term Disability

Two Rivers provides fully-paid short-term disability insurance to you, currently through Reliance Standard. Short-term disability insurance is designed to replace up to 60% of your income in case of disability because of injury or illness when you are away from work (after a 7-consecutive workday elimination period) for a period of up to 90 days. Short-term disability benefits are generally paid for a six to eight week period for a woman giving birth to a child. Participation in the short-term insurance program is mandatory.

You should notify your supervisor immediately that you will be away from work and fill out a claim form when you are diagnosed with a serious illness or injury that could lead to an extended leave.

### Long-Term Disability

Two Rivers provides fully-paid long-term disability insurance to you, currently through Reliance Standard. Long-term disability insurance is designed to replace a portion of your income when you are unable to work due to an illness or injury for an extended period of time that exceeds the short-term disability period. Participation is mandatory.

You should coordinate transfer to the long-term disability plan with the benefits counselor at Reliance Standard and the Two Rivers HR Specialist.

### Workers' Compensation

Workers' compensation is designed to pay medical expenses, and when necessary, replace lost wages, if you sustain an injury or contract an occupational illness determined to be compensable by the D.C. Worker's Compensation Act. There is no cost to you to participate in this plan. Participation is mandatory.

You should use caution in your work and follow all safety requirements and procedures set forth by Two Rivers. Any kind of injury while on the job should be immediately brought to the attention of your immediate supervisor. An accident report must be completed as soon as possible.

### DC Paid Family Leave

This program allows employees paid time off from work for qualifying parental, family, medical, and prenatal events. For more information about the Paid Family Leave Program, visit [dcpaidfamilyleave.dc.gov](http://dcpaidfamilyleave.dc.gov).

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## Paid Time Off

School year staff can earn 72 hours of paid time off during the school year. Twelve-month staff can earn 120 hours of paid time off during a 12-month period.

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## Holidays

Two Rivers observes approximately 12 paid holidays each year depending on schedule.

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## Vacation Breaks

Instructional staff receive winter, spring, and summer vacation breaks in accordance with the school year schedule.

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## Become a Valued Team Member

The Two Rivers staff benefits tremendously from small class sizes, strong parental involvement, an innovative educational model, and a diverse community open to new ideas. We offer our staff the opportunity to participate in school decisions, access to frequent, high-quality professional development, the opportunity to be creative and be part of a mission-driven organization, and a supportive, collegial environment

### **Teachers at Two Rivers receive:**

- A competitive salary and benefits package
- The support of a welcoming and appreciative group of families
- A class of students who are eager to learn and grateful for their school
- A leadership team that values teachers and provides feedback, encouragement, and accountability
- An administrative team that provides support for children with challenges
- Professional growth opportunities on-site and off-site
- Membership in a professional learning community that will challenge and excite eager educators
- A strong, established school culture that supports academic and social learning
- Fun colleagues—people who care about their work, work hard, and want to have a good time while they're doing it