## **Summary of Benefits**



Benefit	Coverage	
Retirement – Defined Benefit Pension Plan	All regular, full time employees are required to participate in the Teachers' Retirement System. New members contribute 6%, employer contributes 7.5%.  West Virginia Consolidated Public Retirement Board: <a href="https://www.wvretirement.com">https://www.wvretirement.com</a>	
Health Insurance	Health Insurance is available to all regular, full-time employees through the Public Employees Insurance Agency (PEIA). Premium rates vary depending on income level, chosen plan and coverage for eligible dependents.  WV Public Employees Insurance Agency (PEIA): https://peia.wv.gov/understand_my_benefits	
Basic Life Insurance	Basic Life Insurance in the amount of \$10,000 is a free benefit to all regular, full-time employees.	
Optional Life Insurance	Full-time, regular employees are eligible for additional life insurance for themselves and covered dependents. Premiums vary based on age and approved coverage amount.	
Dental Insurance	Full-time, regular employees can purchase coverage for themselves and eligible dependents. Premiums vary depending on plan and coverage for eligible dependents.	
Vision Insurance	Full-time, regular employees can purchase coverage for themselves and eligible dependents. Premiums vary depending on plan and coverage for eligible dependents.	
Hearing Insurance	Full-time, regular employees can purchase coverage for themselves and eligible dependents. Premiums vary depending on plan and coverage for eligible dependents.	

Benefit	Coverage		
Long-term and Short-term Disability Coverage	Full-time, regular employees can purchase disability coverage for extended personal illness or disability when other available leave has been exhausted. Premiums vary depending on income level and age.		
Flexible Spending Accounts	This program allows employees to set aside funds on a pre-tax basis for dependent and medical expenses.		
Group Legal Insurance	Full-time, regular employees can purchase legal counsel assistance as a post-tax benefit.		
WV Retirement Plus	This retirement savings plan allows participants to make pre-tax and/or Roth (after-tax) contributions toward retirement.		
Tax Deferred Annuity 403(b)	This retirement savings plan allows participants to make pre-tax contributions toward retirement.		
Sick/Annual Leave	Full-time, regular employees receive 5.20 hours of sick leave per pay period. Annual leave accrual varies and is determined based on county board of education or state experience.		
	Full-time, regular employees are eligible for the following paid holidays:		
Paid Holidays	<ul> <li>» New Year's Day</li> <li>» Martin Luther King's Birthday</li> <li>» Presidents' Day</li> <li>» Memorial Day</li> <li>» West Virginia Day</li> <li>» Independence Day</li> </ul>	<ul><li>» Labor Day</li><li>» Columbus Day</li><li>» Veterans Day</li><li>» Thanksgiving Day</li><li>» Day After Thanksgiving</li><li>» Christmas Day</li></ul>	
	<ul> <li>» Primary Election Day (when a statewide primary election is held)</li> <li>» General Election Day (when a statewide general election is held)</li> <li>» Any other dates proclaimed by the President or Governor as a holiday or special observance by people of the state</li> </ul>		

If you would like additional information for any of the benefits listed, contact Kim Olsen, HR Director, at 304-558-2702 or <a href="mailto:kimberly.olsen@k12.wv.us">kimberly.olsen@k12.wv.us</a>.