

Jersey Shore Area School District
Non-Contractual Employee Benefits
2025-2026

The following benefits are provided for a full-time, non-contractual employee in the district:

- Fully Paid health insurance for employee and dependents
 - Qualified High Deductible Plan
 - Single Plan
 - Deductible of \$1,650
 - Co-insurance of \$350 at 90%/10% split
 - Max out-of-pocket of \$2,000
 - All Other Plans
 - Deductible of \$3,300
 - Co-insurance of \$700 at 90%/10% split
 - Max out-of-pocket of \$4,000
 - Employees covered under the district plan by another employee are only entitled to one plan. The employees have the ability to determine which employee to enroll under.
 - \$5,000 payment for opting out of health insurance
 - Employees hired during the year will receive a prorated payment and will be paid according to the teacher contract
 - Employees who receive the opt-out payment, but need to reenroll due to extenuating circumstances will need to repay a prorated amount to the district
 - Employees covered under the district plan by another employee do not qualify for the opt-out payment
 - The \$5,000 opt-out will be paid in a lump sum on the second pay in January.
 - Employer Contribution to Health Savings Account
 - Single Plan
 - \$1,000 upon enrollment
 - additional \$1,000 for new full time hires to the District
 - All Other Plans
 - \$2,000 upon enrollment
 - additional \$2,000 for new full time hires to the District
- Fully paid Delta Dental with the D&P Maximum Waiver Option for employees and their eligible dependents
 - \$2,500 maximum per person each plan year
 - \$0 Deductible
 - Coverage
 - Preventative services – 100% of usual and customary services
 - Basic services – 100% of usual and customary services
 - Major services – 80% of usual and customary services
 - Orthodontics – 50% of usual and customary services up to \$1,000/person/year
- Vision insurance for employee and dependents
 - Fully paid for single coverage
 - \$3.09 per pay for one or more dependents

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- Life insurance for employee: \$20,000

- Paid Time Off for
 - 10-Month Employees
 - 10 sick days per year of which 4 days may be used for the illness of an immediate family member, all can be carried over with no cap
 - 3 personal days per year, all can be carried over but cannot exceed 5 days as of 6/30
 - 10-Month Employees are allowed to convert four and one-half sick days for one (1) personal day for a maximum of nine (9) sick days to two (2) personal days each year
 - 12-Month Employees
 - 12 sick days per year of which 4 days may be used for the illness of an immediate family member, all can be carried over with no cap
 - 3 personal days per year, all can be carried over but cannot exceed 5 days.
 - 20 vacation days per year of which 5 days can be carried over but cannot exceed 25 days as of 8/31

- PSERS retirement eligible

- Retirement Incentive
 - \$20/per sick day paid into Corebridge Financial upon retirement
 - Unused earned vacation days (up to 25) paid at Per diem into Corebridge Financial at retirement; paid in their last paycheck upon retirement