

BENEFITS AVAILABLE FROM SOUTHEAST AREA COOPERATIVE

Group Health Insurance

Health insurance is available through the Northern Plains Insurance Pool. You have the option of choosing either Sanford Health Plan or Dakotacare (Avera) Health Plan. There are three plan options available as shown below:

Plan Coverage	Pasque	Falls	Rushmore HDHP/HSA
Deductible (Single/Family)	\$1,500/\$3,000	\$2,500/\$5,000	\$2,800/\$5,600
Out of Pocket Maximum (Single/Family)	\$3,000/\$6,000	\$5,000/\$10,000	\$5,600/\$11,200
Office Visit Copay (Primary/Specialty)	\$25/\$25	\$25/\$50	Deductible/Coinsurance
Pharmacy Copay (Generic/Brand Name/Non-Formulary)	\$10/\$25/\$40	\$10/\$35/\$50	Deductible/Coinsurance
Emergency Room Copay	\$150	\$200	Deductible/Coinsurance
Coinsurance	20%	20%	20%
Premiums (monthly)		Employer Contribution	
	Employer Contribution	Employee Contribution	
Single	\$656.00	\$61.27	\$8.59
Employee/Child(ren)	\$712.00	\$669.85	\$546.08
Employee/Spouse	\$712.00	\$756.94	\$649.05
Family	\$760.00	\$1,480.29	\$1,279.64
		\$1,279.64	\$1,116.68

Southeast Area Cooperative will contribute \$45 per month into the employee's Health Savings Account (HSA) for employees who select the Rushmore High Deductible Health Plan (HDHP). Optional employee contribution to HSA up to federal limits can be deducted from payroll.

Dental Insurance

Dental insurance is with Delta Dental of South Dakota. The policy has 100% diagnostic preventative coverage, 80% coverage for basic services, 80% coverage for endodontics and periodontics and 80% coverage for other major services. \$1,000 maximum per person per coverage year. Monthly premiums are as follows:

Single Rate: \$52.56	Employee/Spouse: \$103.16
Family Rate: \$141.64	Employee/Child(ren): \$92.52

Life Insurance

Life insurance and accidental death and dismemberment coverage of \$10,000 is provided to each employee. Supplemental and voluntary life are also available.

Vision Insurance

A vision plan is available through VSP for employees who wish to participate.

Cafeteria Plan

A cafeteria plan is available through AFLAC for employees who wish to participate. This includes medical and dependent care flex accounts and several additional AFLAC insurance options. Further information on plan options is provided by an AFLAC representative during the enrollment period.

Identity Theft

Identity theft coverage is available through IDShield for employees who wish to participate.

Pension

Membership in the South Dakota Retirement System (SDRS) is required. Contributions of 6% are made by both the employer and employee.

Supplemental Retirement

Employees can choose to contribute to the SDRS Supplemental Retirement Plan. The SDRS-SRP is a 457(b) retirement plan managed by SDRS through a contract with Nationwide Retirement Solutions, Inc.

Sick Leave

Sick leave is granted to staff per their job classification, which is 14 days per year for full time certified staff and 10 days per year for full time classified staff. Staff are allowed to convert one sick leave day per year into an emergency leave day under the defined emergency leave policy. Staff may also participate in the sick leave bank. Annual sick leave is pro-rated for part-time employees.

Personal Leave

Staff are given three days of personal leave per contract year. Personal leave days must be used in the contract year and can't be carried over. At the end of the school term up to two unused personal leave days will be paid out at the rate of \$150 per day. Annual personal leave is pro-rated for part-time employees.

Professional Leave

Professional leave is provided to the employees with the approval of the director. The intent is to be equitable and fair to all staff members and stay within the financial resources of the budget.

Mileage

Mileage will be paid at the state rate (currently 42 cents per mile) if a cooperative vehicle is not available for use. Mileage will be paid for travel between schools from a designated home base.

Other Benefits

Value Added programs include an Identity Theft Restoration Service and Employee Assistance Program through Unum (our life insurance company).