



**Dexter Community Schools  
Compensation and Benefits Summary  
Individual Contract Salaried Staff  
2017-18**

This document has been prepared to provide an overview of the compensation and benefits associated with your employment. Please refer to your individual contract of employment for more details. Additional information and useful forms are available on the Business Office web page. From the main web page [www.dexterschools.org](http://www.dexterschools.org), go to Departments → [Business Office](#).

The Business Office (Payroll and Benefits) and Human Resource Office are located in the Copeland Building, 7714 Ann Arbor St., Dexter, MI 48130.


- Business Office-Payroll/Benefits      Phone: (734) 424-4100 ext.1014      Fax: 734-424-4111
- Human Resources      Phone: (734) 424-4100 ext.1012      Fax: 734-424-4108

 Individual Contract staff who work less than full time (1.0 FTE) should note any variation labeled with this symbol. 

**A. COMPENSATION**

The salary paid for your position is included in your individual contract of employment.

Paydays are the 15th and last day of the month. If the 15th or last day of the month falls on a weekend or a District Holiday, then the payday is moved to the day before the weekend or District Holiday. There are 24 paydays in a year. Your annual salary is paid 1/24 each payday between July 1 and June 30. For newly hired employees, employees needing unpaid time off, or employees who terminate mid-year, your annual salary will be prorated per day worked.

 Part time employment is paid at a daily rate, based on your fractional FTE. Your paycheck will reflect time worked the 1<sup>st</sup>-15<sup>th</sup> day of each month on the 31<sup>st</sup> paycheck and time worked the 16<sup>th</sup>-31<sup>st</sup> day of each month on the 15<sup>th</sup> paycheck the following month.

**B. PAID TIME OFF**


**1. Work Year**

The 2017-18 contract year (July 1 – June 30) contains 260 work days.

**2. District Holidays**

Individual Contract staff receive 11 paid District Holidays:

- |                           |                 |
|---------------------------|-----------------|
| Fourth of July            | New Year's Eve  |
| Labor Day                 | New Year's Day  |
| Thanksgiving              | President's Day |
| Friday after Thanksgiving | Good Friday     |
| Christmas Eve             | Memorial Day    |
| Christmas Day             |                 |

 District Holidays are paid at your fractional FTE.

**3. Paid Leave Days**

- Leave days are earned and credited per full calendar month of completed employment based on full time years of service in the District: 0-5 years – 1¾ day per month (21 days per contract year); 6-10 years – 2 days per month (24 days per contract year); 10 or more years – 2½ days per month (30 days per contract year).

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- Paid leave days may be used for any time off including vacation, sick, personal, or *Force Majeure (snow/weather/power)*. Days off for District-identified shutdown periods may be taken from accrued paid leave days or taken unpaid at the employee's per day rate.
- At the end of each fiscal year (June 30), earned, but unused, leave days will be converted to sick days and accumulated in a sick bank.
- The sick bank may be used should you need to take a medical leave due to your own or immediate family member's serious health condition, as defined under the provisions of the Family & Medical Leave Act of 1993, after exhausting any earned paid leave days.
- Up to 5 days may be carried over to the next fiscal year, for extenuating circumstances, with advanced approval of the employee's immediate supervisor **and** the Executive Director of Human Resources. Carryover days must be used during the next contract year.
- Up to three (3) paid days per year may be used for attendance at funeral services, with advanced approval of the employee's immediate supervisor **and** the Executive Director of Human Resources.



The Paid Leave Day benefit is one (1) day per month at your fractional FTE earned and credited per full calendar month of completed employment. Unused days will be converted into a sick bank.

Employees hired into Individual Contract positions prior to 7/1/2009 --

- Vacation - First and second year—10 days; Third and fourth year—15 days; Fifth year and thereafter—20 days. Up to 10 days may be carried over to the next fiscal year, for extenuating circumstances, with advanced approval of the employee's immediate supervisor and Executive Director of Human Resources. Carryover days must be used during the next contract year.
- Sick Days - One (1) sick day per month of employment, up to 12 paid sick days per year. Sick days are earned at a rate of 1 day per full month of employment. Sick days can be accumulated, with unlimited accumulation. Employees are encouraged to maintain a minimum of 65 sick days.
- Personal Business Days - First year—1 day; Second, third, and fourth year—2 days; Fifth year and thereafter—3 days. Unused personal business days will be added to sick leave at the end of the year.
- Bereavement - Up to three (3) paid days per year for attendance at funeral services, with advanced approval of the employee's immediate supervisor **and** the Executive Director of Human Resources.
- *Employees hired into Individual Contract positions prior to 7/1/2009 had a one-time option (to be elected by June 30, 2011) of converting to the **Paid Leave Days** benefit and also receive the **Retirement Payout**.*

**C. DIRECT DEPOSIT OF PAYCHECK**

- Employees have the option of receiving wages by Direct Deposit and/or Payroll Debit Card. Dexter Community Schools does not process paper paychecks.
- Please complete a Direct Deposit/Payroll Debit Card Authorization Form to make your election.
- Should you elect Payroll Debit Card, you may pick up your new card, and a packet containing all of the terms and conditions, from the Payroll and Benefits Office on your first payday.
- Access your paycheck information online through eSuite employee portal. From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Payroll Quick Links → [eSuite Employee Portal](#).

**D. HEALTH BENEFITS**

The District makes available health benefit plans and products through the Washtenaw Health Insurance Consortium for full time Individual Contract staff. You must select from one of the MESSA PAK options available to you. Options include PPO BCBS and HDHP BCBS Medical with various deductibles and plan designs. All PAK plans include Delta Dental, VSP vision, long term disability, and life insurance.

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Details about the health plan options and employee contribution rates are available from the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Staff Benefits → [Health Benefits](#).

You are eligible to enroll the first day of the month following your date of hire. You must make your initial election within 31 days of your eligibility. Changes to your election due to a qualifying event must be requested within 31 days of the qualifying event.

Open enrollment is during November each year for changes effective January 1. The plan year for MESSA medical plans is January 1 – December 31. The plan year for MESSA dental and vision benefits is July 1 – June 30.

If you have questions about the MESSA insurance, contact the MESSA Member Service Center at (800) 336-0013 (M-F 7:30 am to 5:00 pm ET). You are encouraged to set up a login to the MESSA member website [www.messa.org](http://www.messa.org) for medical resources, to find a doctor, and to see your claims. Coverages are subject to the plans selected by the Washtenaw Health Consortium and the rules and regulations of the carriers selected by MESSA.

For full time employees who have medical coverage through another source (i.e. spouse, parent), the employee may voluntarily opt out of the medical by selecting the MESSA PAK B option. By voluntarily waiving medical coverage, employees will receive a cash option payment of \$100 per month. The waiver of medical coverage must be done annually during open enrollment in order to receive the cash option payment. The cash option is treated as wages subject to all employment taxes.

For employees who work at least 30 hours/week for 12 months, but less than full time, the District provides a premium toward a Blue Care Network HMO (Blue Cross/Blue Shield) HDHP (High Deductible Health Plan) Medical Plan. The plan has a \$1300 member deductible/\$2600 family deductible and a 20% co-insurance (subject to IRS minimum deductibles). Details about the health plan options and employee contribution rates are available from the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Staff Benefits → [Health Benefits](#).



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DAA and FT Individual Salary  
MESSA 7/1/2017-6/30/2018  
effective 7/1/2017-12/31/2017

	Employee per month	Employee per pay (24 pays)	Employee Annual
<b>PAK A</b> MESSA PPO \$300/\$600			
Single	\$ 173.44	\$ 86.72	\$ 2,081.28
Double	\$ 371.15	\$ 185.58	\$ 4,453.84
Family	\$ 525.84	\$ 262.92	\$ 6,310.09
<b>PAK C</b> MESSA PPO \$500/\$1000			
Single	\$ 141.32	\$ 70.66	\$ 1,695.84
Double	\$ 298.86	\$ 149.43	\$ 3,586.36
Family	\$ 435.88	\$ 217.94	\$ 5,230.57
<b>PAK D</b> MESSA ABC 1 \$1300/2600			
Single	\$ 79.38	\$ 39.69	\$ 952.56
Double	\$ 159.50	\$ 79.75	\$ 1,914.04
Family	\$ 262.45	\$ 131.23	\$ 3,149.41
<b>PAK E</b> MESSA ABC 2 \$2000/4000			
Single	\$ 46.30	\$ 23.15	\$ 555.60
Double	\$ 85.08	\$ 42.54	\$ 1,021.00
Family	\$ 169.83	\$ 84.92	\$ 2,037.97
<b>PAK B</b> MESSA No Medical			
Single	\$ 7.96	\$ 3.98	\$ 95.46
Double	\$ 16.71	\$ 8.35	\$ 200.51
Family	\$ 62.15	\$ 31.08	\$ 745.84
Cash In Lieu of Medical	\$ (100.00)	\$ (50.00)	\$ (1,200.00)

**E. CAFETERIA PLAN/SECTION 125/FSA/HSA PLAN**

The District makes available Flexible Spending Accounts (FSA – Medical Care Reimbursement and Dependent Care) and a Health Savings Account (HSA). You contribute to either an FSA or HSA by electing an amount to be voluntarily withheld from your pay. No FICA, Medicare, federal, or state income taxes are deducted from the contributions.

**1. Flexible Spending Account (FSA)**

- An FSA Medical Care Reimbursement Account allows you to be reimbursed for healthcare-related expenses (medical, prescription, dental, vision, mileage, other health care) through a pre-tax payroll deduction, up to \$2,600 in the 2017 calendar year.
- An FSA Dependent Care Account allows you to be reimbursed for qualifying dependent care related expenses through a pre-tax payroll deduction, up to \$5,000 in the 2017 calendar year.
- You withdraw funds from the FSA accounts to pay qualified medical and dependent care expenses. FSA's are "use-it-or-lose-it" plans. This means that amounts in the account at the end of the calendar year cannot be carried over to the next year.
- The FSAs are administered by MESSA.

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- All reimbursements from Flexible Spending Accounts are done by Direct Deposit through your paycheck. All FSA expenses incurred 1/1-12/31/17 must be submitted by 3/31/2017. Because our plan offers both FSA and HSA programs (and they cannot coexist at the same time), there is no grace period during which you can continue incurring expenses after the plan year has ended. This makes it possible for someone currently on the PPO with an FSA to switch to a HDHP with an HSA at open enrollment.

**2. Health Savings Account (HSA)**

- If you enroll in any MESSA ABC (HDHP) Plan, you may be able to contribute to a Health Savings Account (HSA). Like an FSA, an HSA allows you to be reimbursed for health care related expenses (medical, prescription, dental, vision, other health care) through a pre-tax payroll deduction. You may not contribute to an HSA if you are also covered by a Medical Care FSA, per IRS rules.
- The maximum election in the 2017 calendar year is \$3,400 if you elect single coverage and \$6,750 if you elect double or family coverage. The limits for 2018 are \$3,450/\$6,900.
- Any amounts in your HSA account at the end of the calendar year are carried over to the next year and the funds belong to you when you terminate your employment.
- HSA bank accounts are held at Health Equity.

**F. PENSION PLAN/MPERS**

The State of Michigan provides a Retirement System for all public school employees in Michigan. The Michigan Public School Employees Retirement System (MPERS) plan is administered by the Office of Retirement Services (ORS). As an employee of Dexter Community Schools, whether full time, part time, or temporary status, you are a member of MPERS. The District contributes a portion of your salary to fund the pension plan of approximately 37.08% for 2017-18. The amount the District contributes depends on the election you have made for your own pension. This District contribution goes to fund the pension and healthcare system and is not money deposited into your personal retirement plan.

- Access your State pension miAccount at <http://www.michigan.gov/orsschools>
- Contact the Office of Retirement Services at (800) 381-5111

ORS provides the investment of the defined contribution (savings component) of the retirement plans and the Personal Healthcare Fund through VOYA Financial.

- Contact VOYA Financial at (800) 748-6128
- Access your VOYA (formerly ING) account at:  
<http://www.mipensionplus.org/publicschools/index.html>

*Changes to the plans and your options are forthcoming. Some changes are effective October 1, 2017. Additional changes are effective February 1, 2018.*

*If you first begin working for a Michigan public school September 4, 2012 or later, you choose your retirement plan option. Your retirement plan election is irrevocable for your entire career, so choose carefully! ORS has an online tool that may help you: [PickMiPlan.org](http://PickMiPlan.org).*

**1. Option 1 – Defined Contribution (DC) plan**

The defined contribution (DC) plan is a tax-deferred voluntary deduction of your salary that is ONLY a savings component (defined contribution). The DC plan DOES NOT contain a pension component.

- Defined Contribution (savings component)
  - You contribute 6.0% (goes into a State 457 plan at VOYA)
  - The State matches 3.0% (goes into a State 401k plan at VOYA)

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- You are automatically enrolled for a 6.0% employee contribution. After you receive an enrollment packet from VOYA (4-8 weeks) you may increase or decrease or reduce your contribution to 0%.
- VOYA automatically increases your contribution by 1% every year (up to 10%) unless you go on the VOYA system EVERY December and change it back.
- ***On October 1, 2017, the State will begin contributing an additional 4 percent regardless of how much you contribute.***
- ***On February 1, 2018 the State match will be 100% of your contributions up to 3.0%.***
- Personal Healthcare Fund
  - You contribute 2.0% (goes into a State 457 plan at VOYA)
  - The State matches 2.0% (goes into a State 401k plan at VOYA)
  - You are automatically enrolled for a 2.0% employee contribution. You may change your contribution or reduce to 0% after initial enrollment.
  - This is really not healthcare money; it is additional retirement savings that you may choose to pay for some type of healthcare when you retire.
  - The State increases your contribution by 1% every January (up to 2%) unless you go on the VOYA system and change it back.

## **2. Option 2 - Pension Plus plan**

The Pension Plus plan is a hybrid plan that contains a pension component with an employee contribution AND a savings component (defined contribution).

- Defined Pension Plan (pension = 1.5% \* years of service \* your highest 60 consecutive months of earnings)
  - You contribute from your paycheck:
    - 3.0% on \$0 - \$5,000 earnings in a fiscal year
    - 3.6% on \$5,001-\$15,000 earnings
    - 6.4% on earnings over \$15,001
- Defined Contribution (savings component)
  - You contribute 2.0% (goes into a State 457 plan at VOYA)
  - The State matches 1.0% (goes into a State 401k plan at VOYA)
  - You are automatically enrolled for a 2.0% employee contribution. After you receive an enrollment packet from VOYA (4-8 weeks) you may increase or decrease or reduce your contribution to 0%.
  - VOYA automatically increases your contribution by 1% every year (up to 10%) unless you go on the VOYA system EVERY December and change it back
- Personal Healthcare Fund
  - You contribute 2.0% (goes into a State 457 plan at VOYA)
  - The State matches 2.0% (goes into a State 401k plan at VOYA)
  - You are automatically enrolled for a 2.0% employee contribution. You may change your contribution or reduce to 0% after initial enrollment.
  - This is really not healthcare money; it is additional retirement savings that you may choose to pay for some type of healthcare when you retire.
  - The State increases your contribution by 1% every January (up to 2%) unless you go on the VOYA system and change it back.

***If you first began working for a Michigan public school before September 4, 2012, you made an election in 2012 to choose your retirement pension and healthcare plan options. You may not change your election.***

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Your Pension Election	Basic <i>bef.</i> 1/1/1990	Basic 4% <i>bef.</i> 1/1/1990	MIP- fixed <i>bef.</i> 1/1/1990	MIP- graded <i>eff.</i> 1/1/1990	MIP-plus <i>eff.</i> 7/1/2008	MIP 7%	MIP Converted to DC	Pension Plus <i>eff.</i> 7/1/2010	DC <i>eff.</i> 2/1/2013
Pension Multiplier YOS before 2/1/2013	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	
Pension Multiplier YOS after 2/1/2013	1.25%	1.5%	1.25%	1.25%	1.25%	1.5%	0.0%	1.5%	0%
Employee deduction	0.0%	4.0%	3.9%			7.0%	0.0%		0.0%
\$0-\$5,000 earnings				3.0%	3.0%			3.0%	
\$5,001-\$15,000				3.6%	3.6%			3.6%	
Over \$15,000				4.3%	6.4%			6.4%	
Employee contribution to your VOYA 457								up to 2.0%	up to 6.0% (3% as of 2/1/18)
Employer contribution to your VOYA 401k							4.0%	up to 1.0%	4% plus match up to 3.0%

The amount of your healthcare benefit contribution depends on the election you made.

Your Healthcare Election	Healthcare benefit	Personal Healthcare Fund (PHF)
Employee deduction	3.0%	0.0%
Employee contribution to your VOYA 457		up to 2.0%
Employer contribution to your VOYA 401k		up to 2.0%

If you first began working for a Michigan public school before July 1, 2010, and you initiated the purchase of years of service, you may continue to pay off the contract. Any service purchase contract initiated after July 2006 is charged interest on the outstanding balance each June 30th. Any service purchase contract initiated after July 2008 does not accrue toward the health subsidy upon retirement. ***After September 29, 2017 service credit purchases are only available for military service and repayment of refunded pension contribution.***

**G. RETIREMENT SAVINGS PLANS/403(B) AND 457**

- Dexter Community Schools 403(b) Plan and Dexter Community Schools 457 Plan allow for pre-tax and rollover contributions. You do not pay federal or state income tax on contributions, earnings, or gains


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until you begin making withdrawals from the plan, usually after you retire. You are eligible to enroll immediately on your date of hire.

- As an employee of a public school AND state government, you can participate in either or both plans.
- The maximum contribution for the 2017 calendar year is \$18,000 each into a 403(b) plan and a 457 plan. If you are age 50 or older, you may contribute up to a total of \$24,000 each. You may contribute up to a total of \$36,000 and \$48,000 if you are age 50 or older if you choose to participate in both plans.
- These plans are administered by The Standard using a four (4) bucket approach, which allows you to choose how much or how little involvement you have in your investment choices. Over 5,000 investment options are available. Loans are available from your 403b and 457 plans with payroll deduction repayment. Hardship withdrawals are also available.
- From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Staff Benefits → [403b/457 Plans](#).
- If you have chosen to participate in the MPSERS Defined Contribution 457 plan sponsored by the State of Michigan through VOYA, you should monitor your overall 457 contributions so you do not exceed the IRS limits.

#### **H. RETIREMENT PAYOUT**

- Coordinators and Assistants: Retirement payment of \$150.00 for each full contract year of full time service as a Coordinator or Assistant Individual Contract employee, provided the employee has been employed by Dexter Community Schools for a minimum of ten (10) years preceding retirement. Retirement is defined as receiving benefits from the Michigan Public School Employees Retirement System.
- Managers, Program Specialists, Assistant Directors, and Directors: Retirement payment of \$300.00 for each full contract year of full time service as a Manager, Program Specialist, Assistant Director, or Director Individual Contract employee, provided the employee has been employed by Dexter Community Schools for a minimum of ten (10) years preceding retirement. Retirement is defined as receiving benefits from the Michigan Public School Employees Retirement System.

 Part Time Staff are not eligible for Retirement Payout.

*Employees hired into Individual Contract positions prior to 7/1/2009 –*

- Retirement payment of \$30.00 per sick day accumulated or \$50.00 for each full time year of service, whichever is greater. Retirement is defined as drawing benefits from the Michigan Public School Employees Retirement System.
- *Employees hired into Individual Contract positions prior to 7/1/2009 had a one-time option (to be elected by June 30, 2011) of converting to the **Paid Leave Days** benefit and also receive the **Retirement Payout**.*

#### **I. TRAVEL EXPENSES**

- Mileage to and from conferences or other out of District business travel is reimbursed at the current rate per mile established by the Internal Revenue Service (\$0.535 for 2017).
- Meals for conference/travel are limited to \$10 for breakfast, \$12 for lunch, and \$20 for dinner. This includes tax and tip. Itemized receipts must identify the food items purchased and may not include alcohol (a prohibited expense).
- Submit an expense report for reimbursement. From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → [Expense Reimbursement](#). Travel expenses are reimbursed through the employee's paycheck and not affected by payroll taxes.



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**J. STAFF DISCOUNTS**

- We have developed a Preferred Local Initiative. Participating businesses extend a promotion or discount to employees of Dexter Community Schools. Your District-issued picture employee identification card, with current school year label, serves as your proof of employment. Other businesses also offer discounts to public school employees as well. We have a special web page for Staff Discount offers. From the main web page [www.dexterschools.org](http://www.dexterschools.org) → Departments → Business Office → Staff Benefits → [Staff Discounts](#).