



BENEFIT SHEET
ETA – TEACHER
HUMAN RESOURCES
SCHOOL DISTRICT U-46

WAITING PERIOD	None
PERSONAL DAYS	3 personal days – unused days will convert to sick days at the end of school year and may accumulate up to two years of service credit at retirement with Teachers’ Retirement System of Illinois (TRS).
SICK DAYS	12 sick days - unused sick days may accumulate up to two years of service credit at retirement with Teachers’ Retirement System of Illinois (TRS).
BEREAVEMENT DAYS	3 days in the event of death in the immediate family, defined as parent, child, brother, sister, grandparent, grandchild, parent-in-law, stepfamily of the foregoing relatives, spouse, or any relative residing within the employee’s household.
HEALTH INSURANCE	Choice of four PPO plans administered by United Healthcare: A traditional PPO, two different high deductible health plans (HDHP) with health savings account (HSA), and a specialty PPO tailored to individuals or their spouses who have type 2 diabetes. Those electing the HDHP plans may make their own contributions to their HSA and will also receive an employer contribution. Employee contribution rates for the health plan are established in Section 26.1 of the Elgin Teachers Agreement, with teachers currently paying 15% of the total premium.
VISION INSURANCE	Voluntary vision plan with EyeMed Vision Care for employee and dependents.
DENTAL INSURANCE	PPO plan administered by United Healthcare. Single coverage paid by the District. Family coverage is also available at full cost.
LIFE INSURANCE	District provides \$50,000 of paid term life insurance. Additional supplemental life insurance may be purchased via payroll deduction for employees, spouses and dependent children. Basic and Supplemental amounts cannot exceed a combined maximum of five (5) times annual earnings.
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT	Dependent (Child or Elder) Care Account. The School District U-46 Board of Education provides a <u>Section 125 Plan</u> : Allows employees to use pre-tax dollars to pay for dependent day care for your child or adult dependent.
PENSION	Teachers’ Retirement System (TRS) of Illinois. 1-800-877-7896 members@trs.illinois.gov https://trs.illinois.gov/
SHORT TERM/ LONG TERM DISABILITY	Short/Long-term disability benefits available through TRS and a district-sponsored plan, for a combined salary replacement up to 70%.
DIRECT DEPOSIT	Direct Deposit of your paycheck to the financial institution of your choice. Financial Service/Payroll phone number: 847-888-5000 extension 5013

For additional information on these benefits, please refer to the applicable collective bargaining agreement.