

BENEFITS SUMMARY FOR TEACHERS

Tennessee Consolidated Retirement System

- Mandatory (*optional for part-time and interim employees*) Membership in Hybrid Benefit Plan
- Contribution is 5% of Annual Salary
- Vesting is 5 years

Health Coverage

- Five plans (Partnership Promise, No Partnership Promise, Standard, and Limited PPO's and Healthsavings CDHP) administered by the State are available for full and part-time employees.

*Term Life Insurance

- \$50,000 in coverage for teachers paid by system

*Optional Term Insurance

- Is available at low group rates. Increments of \$10-250K.

*Dental Insurance

- Individual coverage paid by system, access to family coverage available through payroll deduction.

*Vision Insurance

- Individual coverage paid by system, access to family coverage available through payroll deduction.

Flexible Benefits (Section 125)

- Able to tax shelter medical, dental and vision premiums, unreimbursed medical and dependent care expenses. (Vendor also offers optional insurance products)

Tax Sheltered Annuities/State of Tennessee 401K Plan

- Able to voluntarily participate in 403(b) plan
- Able to voluntarily participate in 401K plan

Annual Leave

- 206 contract days includes 183 teaching days, 13 additional days and 10 vacation days

Personal Leave

- Allotted 3 days each year (additional days available under certain circumstances)

Sick Leave

- Accrue 10 days each year (Sick Leave Bank participation optional)

*Fee Discount for Dependents

- Dependents of licensed personnel can receive a 25% discount on tuition at any state operated institution of higher learning

Snow Day Policy (Applicable for first six days)

- Staff members will not be required to report to work when schools are closed due to snow or other inclement weather.

***Part-time staff members are not eligible for these benefits.**