



CCSD takes great care to ensure comprehensive and affordable benefits are available for employees and their families. The benefits package, in addition to extremely competitive salaries, provided by CCSD recognizes and rewards employees as our greatest resource.

## **CCSD FULLY FUNDED BENEFITS - *The following benefits are fully funded by CCSD for eligible employees:***

### **Basic Term Life Insurance**

One times annual salary with a minimum of \$15,000 and a maximum of \$50,000.

### **Basic Short Term Disability Insurance**

Provides income replacement benefits during the first six months of disability after satisfying elimination period.

### **Basic Long Term Disability Insurance**

Provides income replacement benefits at the conclusion of Short Term Disability.

### **Annual Sick/Personal Leave**

Regular employees working 50% or more earn 1.25 days of sick leave per month of service. Up to three accrued sick leave days may be used for personal reasons per year.

### **Annual (Vacation) Leave**

Twelve-month employees working 50% or more earn one day of vacation leave per month.

### **Employee Assistance Program**

Benefits include 24-hour, 7 days a week toll-free telephone service with immediate access to a licensed counselor; three in-person, per incident sessions with trained professionals; and, unlimited access to work/life resource information (childcare, eldercare, adoption assistance, etc.)

### **Workers' Compensation Insurance-**

Provides medical, rehabilitation, and income benefits for an employee injured on the job.

## **SHARED COST BENEFITS - *The following benefits are partially funded by CCSD, for eligible employees, with the remainder funded by a contribution from employees:***

### **Georgia Teacher's Retirement System (TRS)**

Retirement benefits payable after a minimum of 10 years service at age 60 or 30 years of service, regardless of age. CCSD contributes 19.98% of employee's salary; employee contributes 6%.

### **Retirement Savings Plan for Employees not Eligible for Participation in TRS**

A 403(b) pre-tax retirement savings account is established for participating employees. CCSD contributes fifty cents for each dollar an employee contributes, up to 4% of salary.

### **Social Security and Medicare**

Benefits payable at social security retirement effective age. CCSD contributes 7.65% of employee's salary; employee contributes 7.65%.

### **Employee Medical Insurance-State Health Benefit Plan**

Health Reimbursement Account, High Deductible Health Plan, or HMO options are available for employees and their dependents. CCSD contributes \$945 per month for non-certified employees and \$945 monthly for certified employees.

### **Employee Dental Insurance**

High Plan maximum benefit of \$1,500 per year, Low Plan maximum benefit of \$1,000 per year. Dental plans cover preventive, basic, major and orthodontic services. CCSD contributes \$17 monthly for participating employees. Dental insurance for dependents is also available.

### **Sick Leave Bank**

Participants donate one day of sick leave to join; thereafter, ½ day of sick leave annually is donated. Members may apply to receive sick leave days from the Bank for catastrophic illness.

### **Health Club Memberships**

Discounted health club gym memberships are available for employees and their dependents through payroll deduction. CCSD contributes \$4 per month for participating employees.

## **OPTIONAL BENEFITS - *The following benefits are selected and paid for by eligible employees:***

### **Optional Life Insurance**

Additional life insurance available for employee up to \$250,000; 50% of employee's coverage on spouse; 10% of employee's coverage on children, up to \$20,000; \$10,000 coverage for dependents.

### **Supplemental Insurance**

Critical Illness, Accident, or Hospital Indemnity insurance is available for employees and their dependents through payroll deduction.

### **Optional Short Term Disability Insurance**

Supplements CCSD-paid Basic Short Term Disability insurance by increasing the weekly benefit amount available to 70% of salary, maximum of \$700 weekly.

### **Optional Long Term Disability Insurance**

Supplements the CCSD-paid Basic Long Term Disability insurance by adding income replacements benefits for salary above \$48,000.

### **Legal Insurance**

Provides employees and dependents access to legal assistance with covered services and/or discounted fees.

### **Vision Insurance**

Provides employees and dependents access to vision care with co-pays and eyewear allowances.

### **School District Group-sponsored 403(b) & 457(b) Retirement Savings Plans**

Employees may defer salary pre-tax or post-tax into a qualified retirement savings plan through payroll deduction. Various options including fixed accounts and mutual funds are available.

### **Pre-taxed Health Insurance Premiums and Flexible Spending Accounts**

The cost of health insurance premiums is deducted before taxes. Employees may also elect to use pre-tax dollars for unreimbursed medical and dependent daycare expenses.

### **Credit Union (Credit Union of Georgia) and other Employee Discount Program benefits**

Various financial services and discount offers are available. For more information visit: [www.CUofGA.org](http://www.CUofGA.org)

### **Georgia Retired Educators Association (GREA)**

Advocates for educators at state agencies, issues legislative alerts and offers additional benefits for active and retired members. For more information visit: [www.garetirededucators.org](http://www.garetirededucators.org)

*For inquiries or to obtain information on benefit options or eligibility contact the Benefits Department:  
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