

## CMS EMPLOYEE HANDBOOK SECTION 2: *Benefits*

### **Activity Tickets**

All contracted employees will be issued a CMS Employee Badge, which will also serve as a staff activity ticket. The employee badge allows admission to school-sponsored events for the staff member and immediate family members (e.g., spouse and children living in the home). Staff must be in attendance with family members in order for the Employee Badge to serve as an activity ticket. Employee Badges cannot be used as activity tickets to acquire admission to district games. Regulations concerning eligibility for staff activity tickets may be subject to change.

### **School Cafeteria Availability**

All employees are invited to eat in the school cafeteria but will be charged the published adult meal price. Students, however, receive priority.

### **Insurance and other Benefits Provided by Law**

The benefits listed below are currently available to employees of the District. There may be additional benefits for certain individuals and may change periodically. It is the employee's responsibility to complete all necessary paperwork and to meet the requirements. Law, state regulation, and Board action on an annual or as-needed basis may adjust these benefits. Eligibility for most benefits require an employee to be contracted a minimum number of hours per week during the duration of his/her contract year.

Eligibility for some benefits may include a requirement for the employee to complete an enrollment form within the first month of employment with the District. Beyond that period, some benefits may not be available or only available with additional restrictions.

To change or discontinue coverage often requires additional paperwork and documents, as well as the need to meet legal timelines. Contact the Benefits Clerk for clarification or additional information.

### **Insurance**

- Insurance is OPTIONAL. The employee must complete and sign an insurance enrollment form annually, even if he/she does not elect to have insurance.

### **Medical**

- District pays portion of premium per state regulated percentages based on salary
- Enrollment requires application and payroll authorization
- Guaranteed eligibility only with enrollment within 30 days of employment
- Employee Only, Employee + Dependent/Spouse, Family Plans available
- Includes prescription drug benefits

### **Dental**

- Multiple plans available
- Employee pays the total premium
- Waiting period for some benefits

### **Vision**

- Employee pays the total premium

### **Cancer/Catastrophic Illness**

- Employee pays the total premium

### **Long-Term Disability**

- Employee pays a portion of premium per state-regulated percentages based on salary.

### **Basic Life**

- \$50,000 per employee
- District pays the entire premium

### **Optional Additional Life**

- Additional term life insurance available
- Employee pays the total premium

### **Liability**

- District pays entire premium
- Provides protection and legal defense to an employee who is sued for liability arising from the proper performance of his/her employment responsibilities for the District.

### **Cafeteria Plan**

- Expenses for qualifying categories are paid with pre-tax dollars.
  - Option to pay for Insurance Premiums: Medical, Vision, Dental, and Long-Term Disability
  - Option to pay expenses for Child Care: The employee must submit form for reimbursement.
  - Option to pay expenses for Unreimbursed Medical Expenses including co-pay, deductibles, and prescription medication purchases. The employee can request a National Benefits Services (NBS) MasterCard to use for unreimbursed medical expenses. The employee can a submit form for reimbursement.
- Employees make changes in monthly deduction amounts annually at the end of the calendar year. NOTE: Per IRS Regulations, unused, deducted amounts will not be refunded.

### **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

- This benefit allows you to continue some insurance coverage after you separate from the District. Federal law defines the terms and limitations of COBRA and you must apply for this benefit within a defined timeline.

### **New Mexico Educational Retirement Benefits**

- Required deduction from salary of all full-time employees, long-term substitutes, and retired employees who have received an ERB Return to Work letter.
- Matched by the District in a percentage set by state law
- Administered by the New Mexico Educational Retirement Board
- Upon separation from the District, an employee can rollover or withdraw employees ERB only.
- Retiree Health Care Plan is a required deduction from the salary of all ERB eligible employees.

### **Tax Deferred Annuity/403(b)/457/, etc.**

- Optional benefit
- Only District-approved plans are eligible for payroll deduction
- Employee must complete forms for payroll deduction
- Some maximum contribution, withdrawal eligibility, timelines for changes, and other limits may apply

### **Worker Compensation Benefits**

- Employees are protected under the New Mexico Workers Compensation Laws
- District pays a large portion of the premium for coverage. However, the employee will be assessed a \$2.00 fee each quarter; this will be reflected on his/her paycheck as a deduction.
- If an employee requires medical attention as a result of a workplace injury, he/she must complete the accident reporting process (see Accidents and Injuries).
- If an employee is absent from work as a result of a workplace injury, he/she must apply for the appropriate leave (See Absence Notification and Leave).

- If an employee is absent from work as a result of a workplace injury, he/she must submit a medical statement from the attending physician to the Employee Services Department indicating the employee is able to return to full duty, prior to his/her return to work.

### **Social Security (FICA)/Medicaid**

- Required deductions are a percentage of the employee's salary, per federal and state laws and regulations
- District matches employee contribution with percentage defined by federal and state laws

### **Credit Unions**

Employees are eligible to join PenFed Federal Credit Union. Other credit unions may be available to certain employees.

### **Transfer of Accrued Annual or Sick Leave**

The District recognizes the existence of circumstances under which non-job-related, seriously incapacitating, and extended illnesses and injury may exhaust an employee's accrued leave. To provide some measure of relief in such situations, a limited mechanism, based upon voluntary transfer of accrued annual or sick leave, has been established. The mechanism will be termed transfer of accrued annual or sick leave for a medical emergency. The definition of a 'medical emergency' will be as follows: a medical condition of the employee or family member of the employee that will require the prolonged absence of the employee from duty and will result in a substantial loss of income because the employee will have exhausted all paid leave available apart from the leave-sharing plan. The complete Board Policy G-3100 can be accessed on the District's website.