



Salary and Benefit Information

Quick Reference Guide

Full-Time TEACHER

2022-2023

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*\*Some links in this document require to be logged into the staff internal website and/or onsite.*

Help Link [Contact Us](#)

See [HR full department portal](#) for detailed information.

## Salary and Pay Elections

### Salary and Placement:

Salary Range: See [Salary Schedule](#)

Maximum Experience Credit Given:

- 2021-2022 School Year
  - 16 Years (placed on step 16 of the schedule)
- 2022-2023 School Year
  - 17 Years (placed on step 17 of the schedule)

Contract: 188 Days (7 Hours and 50 Minutes)

- [School Teacher Calendar](#)
- [District Calendars](#)

Lane Changes: See [Lane Changes](#)

Lane changes are applicable only to teachers. A lane change can be made when your education level changes. To make a lane change, you must have sufficient credits to move to the next level. All lane change forms can be submitted directly to Human Resources for review. Deadlines October 15<sup>th</sup> and February 15<sup>th</sup>.

### Pay Election: [Payroll Dates and Deduction Pattern](#)

Teachers are paid on a bi-weekly basis on alternating Fridays throughout the school year. Teachers may elect payment options of 21, 22, 24, 26 equal payments. Teachers who have selected payment options of 22, 24, or 26 will receive a larger check on the last payday of school year for the summer months. The payroll elections outlined above must be made at least two weeks prior to the first day of teacher workshop each year. The election will automatically renew for future years unless a new election is completed. Changes will not be made during the contract year.

\*First payday will be September 2, 2022 | Last payday will be June 9, 2023.

- |           |   |
|-----------|---|
| Option 1: | 21 payments (paid equally over the 9-month school year) |
| Option 2: | 22 payments: payout on June 9, 2023= 2 paychecks        |
| Option 3: | 24 payments: payout on June 9, 2023= 4 paychecks        |
| Option 4: | 26 payments: payout on June 9, 2023= 6 paychecks        |

#### Example:

Employee Contract begins on August 19<sup>th</sup> with a salary of \$50,000.00. The first paycheck will be September 2<sup>nd</sup> for a gross amount of \$1,923.08 (\$50,000.00/26). Employee will receive paycheck every pay period through June 9<sup>th</sup>, with 6 installments on June 9<sup>th</sup>.

## Leaves

See [Negotiated Agreement](#) and [Teacher Handbook](#) for additional information

### **Personal Leave:**

Regular Employment - Years of Service	Days	Max Accumulation
less than 10 years of completed service in the district	2	6
completed 11 to 24 years of service in the district	3	
completed 25 or more years of service in the district	4	

Accumulated personal leave not eligible for carryover will be paid out at the end of the school year, at the current daily substitute teacher rate. A teacher reemployed in the District after an absence, other than an absence on leave without pay, shall be deemed to be in the first year of employment with the District for personal leave purpose.

Unpaid leave - [Per District Policy](#), employees may take up to one (1) unpaid leave day during the school year for personal reasons, subject to the approval of their principal/supervisor and the HR Department. Any additional unpaid personal leave day requests must be submitted to the superintendent for approval. See [HR full department portal](#) to complete the Request for Unpaid Personal Leave Day.

### **Sick Leave:**

Sick leave may also be used for the surgery or illness of a teacher's spouse or the surgery or illness of a teacher's child under the age of twenty-one.

Annual Accrual	Maximum Accumulation
12 days	120 days

### **Emergency Leave:**

2 days per year. Leave for emergency purposes as outlined in the [negotiated agreement](#).

### **Funeral Leave:**

#### *Funeral Family:*

In the event of the death of a member of the immediate family (spouse, parent, step-parent, foster parent, sibling, step-sibling, child, step-child, foster child, grandparent, grandchild, parent-in-law, sister-in-law, brother-in-law, son-in-law, or daughter-in-law) each teacher shall receive up to five (5) school days of funeral leave per occurrence.

#### *Funeral-Other:*

For deaths other than the immediate family, a maximum of two (2) school days of funeral leave per year may be granted, without loss of pay.

### **Holiday:**

Teachers receive three paid holidays upon starting with the district.

Holidays
Veterans day observation, Thanksgiving, Good Friday

### **Additional Leaves:**

Adoption Leave, Maternity Leave, Paternity Leave, Catastrophic Leave, Association Leave, Jury and Witness Leave, Military Leave, and Professional Leave.

## Insurance and Benefit Information

### Health Insurance:

West Fargo Public Schools offers both a low deductible (ClassicBlue 500) and high deductible (BlueSaver 90) health insurance plan to employees. Both plans are available to all employees, with the district paying 83.85% of the monthly single or single plus dependent (SPD) premium or 73.85% of the monthly family or employee plus spouse premium for full-time employees. Employees are also eligible for dental, vision, life, and disability insurance.

- **ClassicBlue 500 Health Insurance**
  - [WFPS Insurance Guide](#)
  - [Health, Dental, and Vision Insurance Cost](#)

<b>ClassicBlue 500 Health</b>				
	<b>Single</b>	<b>Single + Dependent (SPD)</b>	<b>Employee + Spouse</b>	<b>Family</b>
<b>Employee Cost Per Deduction (15 deductions)</b>	<b>\$98.87</b>	<b>\$174.01</b>	<b>\$416.22</b>	<b>\$416.22</b>
Full-time Employee Annual Contribution	\$1,483.05	\$2,610.00	\$6,243.3	\$6,243.30
Full-Time Employee Cost Per Month	\$123.59	\$217.51	\$520.27	\$520.27
District Contribution Per Month (Benefit)	\$641.70	\$1,129.30	\$1,469.29	\$1,469.29
Premium Amount (Total Cost per Month)	\$765.29	\$1,346.81	\$1,989.56	\$1,989.56

- **BlueSaver 90 - High Deductible Health Insurance with a Health Savings Account**
  - [WFPS Insurance Guide](#)
  - [Health, Dental, and Vision Insurance Cost](#)
  - [HSA FAQs](#)
  - [HSA - Understanding it](#)
  - [HSA vs FSA \(flex\)](#)

<b>BlueSaver 90 Health</b>				
	<b>Single</b>	<b>Single + Dependent (SPD)</b>	<b>Employee + Spouse</b>	<b>Family</b>
<b>Employee Cost Per Deduction (15 deductions)</b>	<b>\$73.68</b>	<b>\$129.67</b>	<b>\$310.15</b>	<b>\$310.15</b>
Full-time Employee Annual Contribution	\$1,105.20	\$1,945.05	\$4,652.25	\$4,652.25
Full-Time Employee Cost Per Month	\$92.10	\$162.09	\$387.69	\$387.69
District Contribution Per Month (Benefit)	\$478.16	\$841.54	\$1,094.87	\$1,097.87
Premium Amount (Total Cost per Month)	\$570.26	\$1,003.63	\$1,482.56	\$1,482.56

- **Health Savings Account (HSA) Information (if you elect BlueSaver 90)**

Each year the IRS sets a federal maximum amount for HSA accounts. As mentioned above, the district will contribute to an employee’s HSA account. The table below shows the Annual IRS Federal Max for 2022 as well as the Annual District Benefit Max for 2021.

Annual IRS Federal Max 2022 (Employer + Employee)	Annual District Benefit Max 2022
Single Health: \$3,650.00	Single: \$1,962.45
SPD Health: \$7,300.00	SPD Health: \$3,453.15
Family Health: \$7,300.00	Family Health: \$4,493.10

Since you will be benefit eligible with WFPS effective September 1, the IRS Fed Max as well as the District Benefit Max will need to be pro-rated. If you choose to go with BlueSaver 90, you will need to keep these numbers in mind when determining if you want to contribute to your own HSA account. The employee contribution + employer contribution cannot exceed the IRS limit. Contributions by the district and/or employee towards HSAs will occur on the payrolls when there is a health insurance premium deduction.

<b>IRS Federal Max prorated (Sept – Dec)</b>	<b>District Benefit Max prorated (Sept – Dec)</b>	<b>District Benefit per payroll (total of 5 payrolls)</b>
Single Health: \$1,200	Single Health: \$583.85	\$116.77
SPD Health: \$2,400	SPD Health: \$1,027.30	\$205.46
Family Health: \$2,400	Family Health: \$1,336.70	\$267.34

**Dental and Vision Insurance:**

Full-time teachers are eligible for a single monthly premium paid by the district. Part-time teachers will receive a pro-rated allowance toward the single premium. Teachers may elect family dental and/or family vision coverage. Upon such election, the teacher will pay the difference between the monthly single premium and the monthly family premium. Coverage will begin on the first of the month after hire. See Human Resources Intranet for premium costs.

- **Dental Insurance**

- [WFPS Insurance Guide](#)

<b>Dental</b>		
	Single	Family
<b>Employee Cost Per Deduction (15 deductions)</b>	<b>\$0.00</b>	<b>\$61.22</b>
Full-time Employee Annual Contribution	\$0.00	\$918.36
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Premium Amount	\$47.85	\$124.38
District Contribution Per Month	\$47.85	\$47.85
Full-Time Employee Cost Per Month	\$0.00	\$76.53

- **Vision Insurance**

- [WFPS Insurance Guide](#)

<b>Vision</b>		
	Single	Family
<b>Employee Cost Per Deduction (15 deductions)</b>	<b>\$0.00</b>	<b>\$9.59</b>
Full-time Employee Annual Contribution	\$0.00	\$143.88
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Premium Amount	\$10.37	\$22.36
District Contribution Per Month	\$10.37	\$10.37
Full-Time Employee Cost Per Month	\$0.00	\$11.99

## Flexible Spending Accounts:

What is an FSA? A Flexible Spending Account (FSA) lets employees take home a larger paycheck by reducing their taxable income. Employees enrolled contribute tax-free dollars into an account that can be used throughout the year on qualified medical, dental and vision or qualified dependent care expenses — reducing out-of-pocket costs.

We offer three different types of accounts: A Medical FSA that covers general-purpose health expenses; a Limited Medical FSA that covers qualifying dental, vision and preventive care expenses and can also be paired with a High-Deductible Health Plan (HDHP) and a Health Savings Account (HSA); and a Dependent Care FSA that lets participants save money on day care expenses.

- [FSA 101](#) Video
- [Flexible Spending Account Handout](#)
- Plan year starts January 1 and ends on December 31.
- We deduct over 18 payrolls between the months of January – December.
- You are eligible to flex \$2850.00 for medical & \$ 5,000.00 for dependent care.  
[2022 IRS Contribution Limits](#)
- There are 7 payrolls remaining for the 2021 flex year.
- First deduction will occur on Sept. 16.
- The last deduction will occur on Dec 9.
- The first scheduled deduction for 2023 will be on the January 6 payroll.
- How to figure out what will be deducted per paycheck in 2022 if you decide to participate:
  - ✓ Take your annual election amount and divide that by 7 payrolls, I.E. you decide to flex \$1000.00 for dependent care; you could expect \$142.85 per paycheck to be deducted.

**Life Insurance:**

All teachers who work 4 or more hours per week will receive term life insurance in the amount of \$25,000 fully paid for by the district. For employees age 65 and over, the policy amount will be reduced in accordance with the policy provisions. Teachers are eligible to purchase additional life insurance for themselves and/or their spouse and dependents upon approval by the insurance carrier. Upon resignation or termination individual policy continuation is possible.

Class 1: Classified support staff and professional/licensed staff receive coverage for \$25,000 paid by the district, with additional purchasing options available.

- o [Basic Life and AD& D](#)
- o [Additional Life and AD&D](#)

<b>RATES AND COVERAGE FOR EMPLOYEE OPTIONAL TERM LIFE AND AD&amp;D</b>			
<b>Amount of Coverage</b>	<b>Amount of AD&amp;D*</b>	<b>Option</b>	<b>Monthly Deduction</b>
\$12,500	\$12,500	A	\$1.70
\$25,000	\$25,000	B	\$3.40
\$37,500	\$37,500	C	\$5.10
\$50,000	\$50,000	D	\$6.80
\$75,000**	\$75,000	E	\$10.20
\$100,000**	\$100,000	F	\$13.60

\*\*A medical history statement form is required if you select more than \$50,000 of coverage.  
 \*AD&D is accidental death and dismemberment.

Beginning on and after your 65th birthday, the amount of your life insurance decreases by 8% each year.

If you select one of the optional term life coverages above, you may select one of the following dependent term life options below.

<b>RATES AND COVERAGE FOR OPTIONAL DEPENDENT TERM LIFE*</b>		
<b>Dependent option one:*</b>	\$5,000	Spouse Coverage
\$0.95 per month per family	\$2,000	Dependent child(ren) (Birth to 23 years if unmarried)
<b>Dependent option two:*</b>	\$5,000	Spouse Coverage
\$2.85 per month per family	\$12,000	Dependent child(ren) (Birth to 23 years if unmarried)
<b>Dependent option three:*</b>	\$20,000	Spouse Coverage
\$5.80 per month per family	\$7,000	Dependent child(ren) (Birth to 23 years if unmarried)
<b>Dependent option four:*</b>	\$25,000	Spouse Coverage
\$5.80 per month per family	\$2,000	Dependent child(ren) (Birth to 23 years if unmarried)
<b>Dependent option five:*</b>	\$25,000	Spouse Coverage
\$7.70 per month per family	\$12,000	Dependent child(ren) (Birth to 23 years if unmarried)

*\*IF BOTH SPOUSES ARE EMPLOYEES OF WFPS, ONLY ONE MAY APPLY FOR OPTIONAL DEPENDENT TERM LIFE INSURANCE.*



**Long Term Disability Insurance:**

Employees are eligible for a long-term disability insurance policy that covers 66.67% of salary in eligible disabilities. Premium paid by the District.

**Liability Insurance**

The Board of Education has purchased a comprehensive school liability insurance policy. This policy covers all employee groups regardless of classification or full-time equivalence. Any employee involved in a liability suit resulting from a school related activity is protected for resultant judgments up to \$2,500,000 per occurrence plus all legal fees, subject to standard policy limitations. The policy excludes liability for students in your personal vehicle. .Premium paid by the District.

## Retirement Contributions (TFFR)

One of the great perks for working for West Fargo Public Schools is the retirement plan. Teachers Fund for Retirement also known as TFFR is a defined Benefit Public pension plan.

The TFFR plan is funded on an actuarial reserve basis. That is, money is invested for your future retirement benefits while you are actively teaching.

Benefit funding comes from three sources:

- Employee contributions
- Employer contributions
- Investment earnings

To be eligible to participate in TFFR retirement program an individual must be certified to teach and under contract. Participation is mandatory when working here at the district.

What set us apart from other school districts is that we pay both sides of the retirement for you (teacher contribution 11.75% and district contribution 12.75%), so no deductions from your paycheck!

Employee contributions (employees account) earn interest at an annual rate of 6% which is compounded monthly (.5% per month). The rate is set by state law.

There is a vesting period of 3-5 years depending upon your membership type (Tier 1 or Tier 2 – that is determined by TFFR).

Each year that you teach, you will earn service credit. If you are employed for 700 hours or more, you will receive one year of service credit. If you are employed less than 700 hours, you will receive a fractional year of service credit calculated by dividing your compensated hours by 700.

At orientation/onboarding you will be complete a member action form to enroll into this plan. TFFR will mail you member information directly to your home address.

For more information I encourage you to visit their website. <http://www.nd.gov/rio/TFFR/default.htm>

On our district website we have posted the [teacher salary schedule](#) with TFFR. On the left it shows the amount was written on your contract based on your placement. The chart on the right shows your compensation with TFFR paid on by the district on your behalf. The amount will show on your earning statement in Green Employee under the benefit section.

## 403b (Optional Retirement)

West Fargo Public Schools 403(b) plans are available to all employees. There are two types of 403(b) plans:

- A traditional 403(b) plan is a tax-deferred retirement program that permits an employee to reduce their compensation on a pre-tax basis and have the contribution deposited into a 403(b) investment account.
- A Roth 403(b) plan receives contributions from after-tax money, and the earnings on a Roth 403(b) are tax-free when withdrawn at retirement.

To enroll in a 403(b) program, an employee must complete a [Salary Reduction Agreement](#). The 403(b) program is offered by third-party vendor, which may require an annuity contract or custodial account application to establish an investment account. Employees should contact vendors directly for information about the 403(b) products and services they offer. The authorized vendors for 403(b) plans are:

- [Variable Annuity Life Insurance Company \(VALIC\)](#)
- [Aspire Financial](#)
- [Horace Mann Insurance Company](#)
- [Thrivent Lutheran Insurance Company](#)
- [Ameriprise](#)
- [Voya Retirement Insurance & Annuity](#)

The district does not match funds distributed into a 403(b); a 403(b) is contributed to solely by the employee.

Additional information regarding 403(b) plans, including IRS limitations and vendor contact information, can be found on the Human Resources Department [webpage](#) of the district's Employee Portal.

## Insurance Pricing/Rates and Deduction Schedule:

### Deduction Pattern:

For all plans, insurance premiums are deducted from 15 paychecks. The first ten deductions of the coverage year begin with the last paycheck in January and continue for every paycheck through May. Deductions are paused for the summer months. The final five deductions resume with the paycheck in September and continue for the four subsequent paychecks. The cycle then resumes the following January of the new coverage year.

- We will deduct over 15 payrolls in a calendar year.
  - 5 deductions will occur between Sept – Dec
  - 10 deductions will occur between Jan – June
  - [Payroll Dates and Deduction Pattern](#)
- Your first deduction will be on the Sept. 16 payroll.
- The 5<sup>th</sup> deduction will be on the Nov. 11 payroll – insurance will now be paid through December 31, 2022.
- January 1, 2022 the plan year starts over, insurance rates typically increase, and deductibles start over.
- The first scheduled deduction for the 2023 calendar year will be on the Jan. 20 payroll.
- The 10<sup>th</sup> deduction will occur on the May 26 payroll – insurance will now be paid through August 31, 2023.
- The district will contribute towards your Health Savings Account (if you elect BlueSaver 90) on the payrolls that we deduct for health insurance.

**Insurance Pricing/Rates:**

Insurance Premiums for All Plans [Premium Prices effective January 1, 2022](#)

**Health, Dental and Vision Insurance Costs  
effective January 1, 2022**

Classic Blue 500 Health					
	Premium Amount	District Contribution Per Month	Full-Time Employee Cost Per Month	Full-time Employee Annual Contribution	Employee 15 Pay Deduction Amount
Single	\$765.29	\$641.70	\$123.59	\$1,483.05	\$98.87
SPD	\$1,346.81	\$1,129.30	\$217.51	\$2,610.00	\$174.01
Family	\$1,989.56	\$1,469.29	\$520.27	\$6,243.30	\$416.22

BlueSaver 90 Health					
	Premium Amount	District Contribution Per Month	Full-Time Employee Cost Per Month	Full-time Employee Annual Contribution	Employee 15 Pay Deduction Amount
Single	\$570.26	\$478.16	\$92.10	\$1,105.20	\$73.68
SPD	\$1,003.63	\$841.54	\$162.09	\$1,945.05	\$129.67
Family	\$1,482.56	\$1,094.87	\$387.69	\$4,652.25	\$310.15

Dental					
	Premium Amount	District Contribution Per Month	Full-Time Employee Cost Per Month	Full-time Employee Annual Contribution	Employee 15 Pay Deduction Amount
Single	\$47.85	\$47.85	\$0.00	\$0.00	\$0.00
Family	\$124.38	\$47.85	\$76.53	\$918.36	\$61.22

Vision					
	Premium Amount	District Contribution Per Month	Full-Time Employee Cost Per Month	Full-time Employee Annual Contribution	Employee 15 Pay Deduction Amount
Single	\$10.37	\$10.37	\$0.00	\$0.00	\$0.00
Family	\$22.36	\$10.37	\$11.99	\$143.88	\$9.59

**Part-Time Employees: Please contact Human Resources to inquire about rates.**

**Deduction Pattern:** For all plans, deductions will be made over 15 payrolls. Deductions will begin on January 21, 2022. We will deduct from every paycheck with the final deduction for the school year taking place on May 27th, at which point all insurance premiums will be paid up through August 31, 2022. There will be no deductions over the summer months. We will resume deductions beginning in September and will deduct over five more payrolls. By the 5th payroll, all insurance premiums will be paid up through December 31, 2022. Beginning January 2023 the deduction pattern starts over.

**BlueSaver 90** is a high deductible Health insurance plan that is paired with a Health Savings Account (HSA). If you select the BlueSaver 90 plan, the district will make contributions to your HSA. You will also have an opportunity to make contributions to your HSA account. Contribution limits for 2022 are shown below. **Employees whose health insurance benefits start after January 1, 2022-- please contact Human Resources for the annual pro-rated limits.**

**Effective January 2022-- Annual Maximum Limits for Health Savings Account Contributions:**

BlueSaver 90 Health

IRS Annual Max: \$3,650.00  
 District Contribution (FT EE): \$1,962.45  
 Employee Max Contribution: \$1,687.55  
 District Contr. Per Pay Period: \$130.83

BlueSaver 90 Single + Dependent Health

IRS Annual Max: \$7,300.00  
 District Contribution (FT EE): \$3,453.15  
 Employee Max Contribution: \$3,846.85  
 District Contr. Per Pay Period: \$230.21

BlueSaver90 Family Health

IRS Annual Max: \$7,300.00  
 District Contribution (FT EE): \$ 4,493.10  
 Employee Max Contribution: \$2,806.90  
 District Contr. Per Pay Period: \$299.54