

At MSS, we invest in your long-term well-being.

Benefits

Health Insurance

MEDICAL INSURANCE COVERAGE

- CIGNA: Open Access Plus (OAP)
- High Deductible Health Plan (HDHP)
- Both plans include a nation-wide network of physicians. Eligible employees may elect coverage for themselves and their eligible dependents to suit their needs

PRESCRIPTION DRUG COVERAGE

Your medical insurance plan has a prescription benefit based on a nominal copay and includes mail-order options for maintenance drugs

DENTAL INSURANCE

Dental insurance is provided by Guardian. As an eligible MSS employee, you may choose to cover yourself and your eligible dependents with dental insurance.

VISION INSURANCE

Vision insurance is provided by Guardian. This is a network-based program, similar to the medical program. Our plan uses the Davis Vision network.

TAX-FAVORED SPENDING ACCOUNTS

More information is available on each account type by request.

- Medical Flexible Spending Account (MFSA) - Administered by ADP. Dependent Care Flexible Spending Account (DCFSA) - Administered by ADP. Health Savings Account (HSA) - Administered by OPTUM Bank.

Employee + Family Wellness

- Counseling for depression, marital and family conflicts, stress, anxiety, etc.
- Legal advice on contracts, civil issues, divorce, real estate transactions, etc.
- Financial advice for getting out of debt, saving for college or retirement, tax issues, estate planning, etc.
- Adoption counseling/assistance
- Budget and long term savings assistance
- Pet Insurance
- IncentFit- Get reimbursed for wellness efforts
- Ginger - 24/7 mental health support from the convenience of your phone.

Retirement Plans

- No-penalty rollover to our 403(b) plan
- No-penalty partial rollover to our 403(b) plan
- Let your money grow where it is currently, Withdraw a lump sum with 20% tax deduction
- Start contributing with Empower Financial right away as an employee of Meeting Street Schools!

Fun Benefits

EMPLOYEE REFERRAL PROGRAM

Refer a friend or family member to MSS! Once hired, you'll get a \$2500 bonus for teaching roles and \$1000 for support roles! Have two referrals hired, get a free night's stay at the Charleston Place Hotel. If four of your referrals are hired, in addition to the bonuses and free night's stay, get four tickets to a concert of your choosing at CreditOne Stadium!

RETENTION BONUS PROGRAMS

For every five years of continuous full-time employment, you will receive \$10,000 paid out at the end of the school year. For 15 years of continuous employment, you will receive a \$15,000 reward!

PAID TIME OFF

Eligible for paid time off including sick leave, personal leave and holiday pay.

PROFESSIONAL DEVELOPMENT

We provide our teachers with rich opportunities to continue learning leading and growing as professionals.

Life Insurance + Disability

LIFE INSURANCE & ACCIDENTAL DEATH DISABILITY

MSS provides, at no cost to you, Basic Life insurance and AD&D insurance equal to one time your base salary, calculated every August.

ADDITIONAL LIFE INSURANCE

You may purchase additional Optional Life Insurance for yourself up to \$300,000. You may elect coverage amount of \$10,000.

SHORT-TERM DISABILITY PLANS

MSS offers a program that provides you with 60% of your weekly income for up to thirteen weeks at no extra cost to you.

LONG-TERM DISABILITY PLANS

MSS provides, at no cost to you, a program designed to pay a portion of your ninety-day elimination period.

ACCIDENT INSURANCE

Provides employees and dependents peace of mind through life's accidents.

CRITICAL ILLNESS INSURANCE

Provides a lump sum benefit directly to you upon diagnosis of a covered illness after the plan's effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition.

