



## **Rutland City Public Schools (RCPS) Benefit Fact Sheet**

### **Medical Insurance (BC/BS)**

- 80% premiums paid for by RCPS, 20% premiums paid for by the employee (except for Platinum and Gold Plans)
- Four plans offered: Platinum, Gold, Gold CDHP or Silver CDHP
  - All plans offer an HRA with the Silver CDHP offering an HRA or HSA
  - More information about the plans on our website:  
<https://www.rutlandcitypublicschools.org/employee-resources/>
- Premiums per pay will fluctuate based on the plan and employees start date
- Does cover domestic partners

### **Dental Insurance (NE Delta Dental)**

- Free premiums for all employees, spouses, and dependent children (up to age 26)
- Four cleanings per year and 1 set of x-rays per year, paid at 100% by Delta Dental
- \$1,000 per year maximum per person on the plan per calendar year
- \$25 deductible per person per year if it is something more than a cleaning
- Basic coverage (Fillings), Delta Dental will cover 80%, employee will cover 20%
- Major coverage (Crowns, etc), Delta Dental will cover 60%, employee will cover 40%
- All services above are deducted from the \$1,000 maximum

### **Life Insurance and Long Term Disability (UNUM)**

- Life insurance amounts are \$20,000-\$25,000 depending on union contracts
- Long Term Disability covers 60% of employees pay when out, however, a 6-month elimination period is needed

### **City Pension (City of Rutland)**

- RCPS matches employees
- The employee contribution ranges from 4.2%-5.0% depending on union contract
- Not mandatory, however, can enroll at anytime
- If you enroll then decide to cancel, waiting period is 2 years before re-enrolling

### **Vermont State Teacher's Retirement (VSTRS) or Vermont State Municipal Retirement Fund (VMERS)**

#### **VSTRS:**

- Only eligible for Teachers and Administrators.
- Both employee contributions are between 6-6.65% per pay.
- Mandatory retirement plan

#### **VMERS:**

- Only Non-aligned Employees are eligible
- Both employee contributions are between 5-5.63% per pay
- Mandatory retirement plan

**More information, please contact Bonnie Wood, Payroll Manager at (802) 786-1959 or [bonnie.wood@rcpsvt.org](mailto:bonnie.wood@rcpsvt.org)**