

## **Employee Benefits**

The Taylor County Board of Education is dedicated to hiring and retaining employees who are committed to excellence in education. We reward our employees by providing a competitive salary schedule and excellent benefits. Your benefits are a valuable part of your total compensation. Please contact the Human Resources department at (270) 465-5371 Ext. 5114 if you have questions or need assistance.

## **Health Insurance**

The Commonwealth of Kentucky provides a monthly Health Insurance benefit for all full time permanent employees. The monthly benefit is effective the first day of the second month following an employee's full time hire date. The links listed below offer information about the various options available, as well as the cost of plan options and information on waiving coverage.

[Humana](#)

877-597-7474

[Health Reimbursement Forms](#)

[Dependent Care Reimbursement Forms](#)

[Kentucky Employees Health Plan](#)

888-581-8834

## **Dental Plan Benefits**

The Taylor County Board of Education provides a fully paid single dental insurance plan for each full-time eligible employee. This insurance is provided through [Delta Dental Plan](#) of Kentucky, Inc. There is a 90-day probationary period before new employees may participate in the dental plan. Employees may elect to cover additional family members at their own expense. Employees may make changes to their Delta Dental plan during the annual open enrollment period or if a qualifying event takes place.

## **Covered Services**

## **Reimbursement Amounts**

### **Basic Services**

**100% of the Allowable Amount**

Oral Examination  
Periapical x-rays  
Bitewing x-rays  
Extraoral x-rays  
Occlusal x-rays  
Panoramic or complete series x-rays  
Topical fluoride application  
Prophylaxis  
Sealants  
Fillings  
Simple extractions  
Palliative emergency treatment

### **Extended Basic Services**

**80% of the Allowable Amount**

Oral surgery, consisting of surgical extractions  
Fractures  
Dislocation treatment  
Treatment of cysts and tumors  
Apicoectomy  
Simple denture repair  
Root canal therapy  
General anesthesia  
Space maintainers

### **Major Services**

**50% of the Allowable Amount**

Inlays or crowns

\$25 Individual deductible each benefit Period.

Dependents covered to age 19, full-time students to age 23.

Benefits period equals a Calendar Year.

This program pays a maximum of \$1,000 in benefits per Covered Person each Benefit Period.

## **Annuities and Investment Options**

Taylor County Board of Education employees may choose to supplement their retirement with additional paycheck deductions for annuities and several investment choices. Full time permanent public school employees are eligible to contribute to 401(k), 403(b), and 457 plans as well as additional investing.

American Fidelity  
[www.af-group.com](http://www.af-group.com)  
1-800-934-8030

Kentucky Deferred Compensation  
[www.kentuckydcp.com](http://www.kentuckydcp.com)  
1-800-793-4401

Security Benefit  
Garton and Associates  
<https://www.securitybenefit.com/#33>  
1-877-212-3002

## **Life Insurance**

The Commonwealth of Kentucky provides all full time permanent employees with a \$20,000 term life insurance policy. This policy is administered through Prudential. Coverage begins the first day of the second month following an employee's hire date. Employees have the option of purchasing additional coverage for themselves as well as any dependents during designated enrollment periods.

Personnel Cabinet  
Group Life Insurance  
501 High Street  
State Office Building, 3rd Floor  
Frankfort, KY 40601  
<http://personnel.ky.gov/benefits/gli/default.htm>

## **Cancer and Disability Policies**

Taylor County Board of Education employees may choose, at an additional cost, cancer plans or short or long term disability policies from American Fidelity. Enrollment for American Fidelity plans are within thirty days of an employee's full time hire date and during the annual open enrollment period.

American Fidelity  
1-800-934-8030

[Cancer Policy Info](#) | [Disability Policy Info](#)  
[American Fidelity Claim Forms](#)

## **Liability Insurance**

Provides protection against personal loss from accidents resulting from your duties as a Taylor County Schools employee.

General Liability - \$1 Million per occurrence with  
additional umbrella coverage of \$5 Million

Eligibility: All employees including substitutes.

Cost: Paid 100% by the Board

## **Retirement Plans**

Two retirement plans are available, KTRS or CERS.  
The applicable mandatory plan is determined by the employee's job classification.

### **KTRS**

#### **Kentucky Teachers' Retirement System**

(Employees working in positions requiring a minimum of a bachelor's degree  
or teacher certification regardless of hours or days worked.)

### **CERS**

#### **Kentucky Retirement System**

(\*Positions which do not require a minimum of a bachelor's degree  
and average 80 hours per month.)

## **Vision Insurance**

Delta EyeMed is an optical benefit providing a reduced fee on eye exams, prescription lenses, eyeglass frames, and contact lenses. These benefits are extended automatically to those enrolled in the Taylor County Board of Education Delta Dental plan. To receive benefits on vision services and products, present dental identification card to eligible providers. A provider directory may be obtained from the Taylor County Board of Education Human Resources Department or by accessing [EyeMed Vision Care](#).

## **Credit Union**

Commonwealth Credit Union is the largest credit union in the state of Kentucky. Membership is open to participants in any Kentucky state retirement system or relatives of any current credit union member. CCU provides a full line of financial products and services including savings, checking and loan programs. Employees should complete a membership application and submit a check for \$5.00 made payable to Commonwealth Credit Union to open an account. Funds will automatically be transferred from your paycheck to your savings/checking accounts. Withdrawals may be requested at any time by contacting CCU. Employees may make changes to their deductions anytime by contacting the Taylor County Board of Education Human Resources department.

Contact:

[Commonwealth Credit Union](#)

PO Box 978

Frankfort, KY 40602-0978

1-800-228-6420

502-564-4775

## **Workers Compensation**

Provides protection against loss of wages and for medical expenses for injuries or disabilities incurred while working on the job.

Ohio Casualty provides coverage for Taylor County Schools.

Eligibility: All employees.

Cost: Paid 100% by the Board

## **Sick Leave Donation Program**

\*All employees who currently receive sick leave are eligible participants of the Sick Leave Donation Program (see conditions in policy below)

\*There is no sign up or membership  
(eligibility and participation is defined by board policy).

\*Days may be donated from Certified employees to Certified employees;  
Certified to Classified; Classified to Classified; Classified to Certified

\* Sick Leave Donation Forms must be received in payroll by the published payroll schedule dates before payment can be made.

[Certified Sick Leave Policy](#)  
[Classified Sick Leave Policy](#)