

Greater Lowell Technical High School Employee Benefit Summary for Teachers- 2007-2008

Greater Lowell Technical High School is a fully accredited high school offering a full academic program and 24 technical programs to a culturally diverse student body of 2100. In addition to a competitive salary, Greater Lowell Technical High School provides an employee benefits package worth approximately 35% of your salary in additional compensation, depending on benefit selection. This package of benefits consists of programs designed to protect you and your family during your employment with the School District and into your retirement years. Regular full-time employees are eligible for the following benefits:

- ❖ Health Insurance
- ❖ Dental Insurance
- ❖ Sick Leave
- ❖ Personal Leave
- ❖ Group Term Life Insurance
- ❖ Defined Benefit Retirement Plan
- ❖ Deferred Compensation
- ❖ Long-Term Disability Insurance
- ❖ Professional Development-Tuition Assistance Program
- ❖ On-Site Tot Shop (Child Care Center)
- ❖ Employee Assistance Program
- ❖ Sabbatical leave

Health Insurance

- ❖ **(Premiums Are Tax Exempt)**
- ❖ Individual and family coverage available.
- ❖ Greater Lowell pays 85 percent of cost for individual or family HMO or POS coverage.
- ❖ **Point of Service Plan** — The Blue Cross Blue Shield Blue Choice plan combines the best features of a health maintenance organization (HMO) and a traditional indemnity plan.
- ❖ **Health Maintenance Organization (HMOs** — Blue Cross Blue Shield HMO Blue, Tufts, and Harvard Pilgrim offer a wide selection of network providers)

Dental Insurance

- ❖ **(Premiums Are Tax Exempt)**
- ❖ The School District currently offers Delta Dental Premier in addition to the limited dental coverage available with a few select health plans. Individual and family coverage is offered. The School District pays 75% of the premium.

Sick Leave

- ❖ Full-time employees earn 15 days per year with unlimited accumulation.

Personal Leave

- ❖ Up to three days of paid personal leave is provided to full-time employees for the purpose of religious, personal, legal, business, household or family matters. Compensation is provided for unused personal days.

Group Term Life Insurance

- ❖ All benefit eligible employees receive School District paid group term life and accidental dismemberment insurance coverage equal to \$20,000. Employees have the option of an additional employee paid supplemental coverage.

Contributory Retirement Plan

- ❖ **(Contributions Pre-Tax)**
The School District participates in the Commonwealth of MA defined benefit Teachers Retirement System:
- ❖ The plan includes disability provisions and survivors benefits. The amount of employee contribution is established by State law.

Deferred Compensation –403(b) Plan

- ❖ **(Contributions and earnings are tax deferred)**
Employees may elect to participate in tax-deferred 403(b) annuity programs as a supplemental means of employee retirement savings and planning. Funds may be contributed on a pre-tax basis through a variety of 403(b) administrators.

Employee Assistance Program

- ❖ The School District provides an Employee Assistance Program or “EAP” which is a pre-paid benefit that provides confidential, short-term counseling and referral services to employees and their household members.

Long-Term Disability Insurance

- ❖ Employees may enroll in an employee paid plan that pays a benefit of up to 60% of your monthly basic earnings up to maximum of \$6,000, per month. Premiums are based on age and monthly salary.

Professional Development-Tuition Assistance Program

- ❖ Funds are allocated each year by the Greater Lowell Technical High School Committee to provide reimbursement to eligible employees for workshops, conferences, seminars or other professional improvement sessions. Reimbursement limitations apply. In addition, on-site professional development programs are offered throughout the academic year designed to enhance the knowledge, technical skills, and personal growth of employees.

Sabbatical Leave:

- ❖ Eligible employees may seek up to a one school year sabbatical leave to pursue educational study and/or research. Employees on sabbatical leave are eligible for a portion of their salary while on leave, and comparable job restoration upon return.

Tot Shop-Child Care Center

- ❖ Located at the Greater Lowell Technical High School, the Tot Shop serves children from age 3-5. School District employees are eligible to enroll their age-eligible children, space permitting. The Tot Shop operates on the school calendar year.

Other Highlights:

- ❖ Greater Lowell Technical High School offers a great collaborative, smoke-free work environment equipped with a restaurant, bakery, bank, shopping mall and on-site free parking.