

## Employee Benefits

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### Applicability

This policy applies to all employees of SSD. Please note that certain benefits require eligibility, such as full-time status, or an appointment of a certain length of time. Employees should contact Human Resources, or visit the websites listed in this policy, for more information about these benefits.

### Health and Life Insurance

SSD employees may participate in group insurance offered by the Office of Group Benefits (OGB). Employees must meet certain eligibility criteria to be eligible for participation in the plans. Insurance premiums are deducted through the paycheck, and may be made pre-tax, at the employee's option. For more information on these insurance benefit plans, contact the Human Resources Office or go to the OGB website at [www.groupbenefits.org](http://www.groupbenefits.org).

### Flexible Spending Account/Health Savings Account

SSD employees may open spending/savings accounts, funded through payroll deduction, to pay medical expenses, or for dependent care. The rules on use of these plans, including which items can be paid for with these plans, and tax benefits and consequences, is determined by federal law.

Flexible Spending Accounts are not tied to health insurance, and may be available to employees, whether or not they participate in OGB health insurance plans.

Health Savings Accounts are only available to employees who participate in the Consumer Driven Health Plan (CDHP).

More information on these plans is available from OGB at [www.groupbenefits.org](http://www.groupbenefits.org).

### Retirement

SSD employees are members of two of the State's largest retirement systems, the Louisiana State Employees' Retirement System (LASERS) and the Teachers' Retirement System of Louisiana (TRSL).

Retirement system membership is mandatory for certain eligible employees and each has a specific contribution rate payable by both employees and the State as follows:

LA State Employees Retirement System (LASERS)

Employee Contribution Rate – 7.5%

\*Hired after July 1, 2006 – 8%

Teachers' Retirement System of LA (TRSL)

Employee Contribution Rate – 8%

Employees who are not eligible for a state retirement system will usually pay into social security.

### **Retirement Savings Plans**

Savings plans, including 457 plans and 403(b) plans, are also available for employees who wish to participate. The state may not make contributions to these plans. These contributions are also payroll deducted each pay period. For further retirement and savings plan information, contact the Human Resources Office. However, please understand that Human Resources staff is limited in the information they can provide, because of the tax benefits and consequences of these plans.

For information about 457 savings plans, you may visit [www.louisianadcp.com](http://www.louisianadcp.com).

For information about 403(b) savings plans, you may visit [www.ingretirementplans.com](http://www.ingretirementplans.com).

### **Miscellaneous Insurance Products**

Employees may also choose to participate in miscellaneous insurance products, to provide coverage for such things as accident/disability, cancer, critical illness, dental, heart or hospital confinement, identity theft, intensive care, legal, life, long term care, and vision. The Office of State Uniform Payroll (OSUP) approves vendors for these plans, and premiums may be paid through payroll deduction. The state does not pay any part of these insurance premiums. Additional information about these products is available at [http://www.doa.louisiana.gov/OSUP/statewide\\_vendor\\_product\\_listing.htm](http://www.doa.louisiana.gov/OSUP/statewide_vendor_product_listing.htm).

### **Savings Bonds**

OSUP has contracted with National Bond and Trust (NBT) to provide savings bonds through payroll deduction. For more information about setting up a deduction or changing your bond plan, please visit [www.nbtco.com](http://www.nbtco.com).

### **Direct Deposit/Electronic Payroll Information and W-2 Forms**

Employees are paid through direct deposit, and may receive bi-weekly pay stub information, leave balances, and W-2 forms electronically through Louisiana Employees Online (LEO), at <https://leo.doa.louisiana.gov/irj/portal>. Employees will need their personnel number, which is available from Human Resources, to access LEO. Employees will be able to set up and change their LEO passwords through LEO.

Employees may also use LEO to update or change tax withholdings, bank information, amounts deposited into each bank account, and personal information including address, phone number, and emergency contacts.

### **Credit Union Membership**

SSD employees are eligible for membership in La Capitol Federal Credit Union (La Cap), as state employees whose agency does not have its own individual credit union. Qualifying relatives are also eligible for membership. A qualifying relative is a spouse, child, parent, sibling, stepchild, stepparent,

grandchild, or grandparent of a La Cap member. More information about the services offered by La Cap is available at [www.lacapfcu.org](http://www.lacapfcu.org).

LSEC employees are also eligible for membership in CenLA Federal Credit Union (CenLA). More information about the services offered by CenLA is available at [www.cenlafcu.org](http://www.cenlafcu.org).

### **Meals**

Employees at LSDVI and LSEC are eligible to eat in the school cafeteria, and have the payment deducted from their paychecks.

SSP employees should ask their Regional Coordinator if meals are available at their facilities.

### **Holidays**

State statute provides for the following state holidays:

- New Year's Day
- Inauguration Day (in the city of Baton Rouge, every four years)
- Mardi Gras
- Good Friday
- Independence Day
- Labor Day
- Election Day (second Tuesday in November, in even numbered years)
- Veterans' Day
- Thanksgiving Day
- Christmas Day

The Governor may declare additional holidays, and usually declares the following holidays:

- Martin Luther King, Jr.'s Birthday
- Memorial Day
- Acadian Day (the day after Thanksgiving)

Generally, full-time classified and regular unclassified employees are paid for holidays. In order to be paid for holidays, eligible employees may not be on leave without pay before and after the holiday.

Because we are a school district, and because some services may be necessary on holidays, employees may be required to work holidays, especially when students are on campus. Employees who are required to work on a holiday may be compensated in accordance with the Overtime Policy. Employees who are required to work a holiday and refuse to do so may be placed on leave without pay and may face disciplinary or other corrective action.

Unclassified employees who work less than year-round are compensated according to the number of days in their salary calculation and follow the school calendar for holidays.