

# Understanding Benefits and Retirement Options for New Employees

Edgecombe County Public Schools

## Once you have been hired...

- Meeting with School district benefit specialist
- Contracts can be overwhelming- Read them!
- Relocation loan (and repayment plan)
- Health Examination Certificate (including TB skin test)



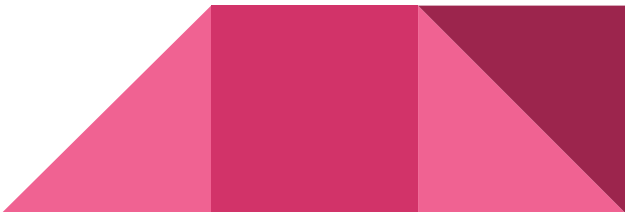
# Federal and State Paperwork

- I-9 Verification form from Department of Homeland Security (U.S. Citizenship & Immigration Services Form)
- W-4 Tax Form- Federal Tax Withholding form
- NC-4EZ Tax Form- NC Tax Withholding form

Not enough taken out, owe \$ on taxes. Too much taken out, struggle to pay bills

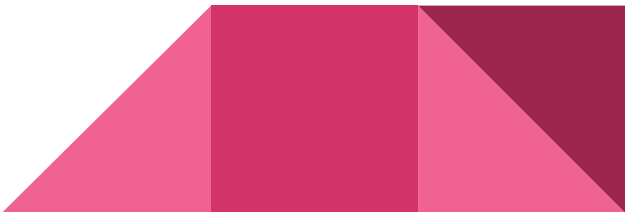


# NC State Health Plan for Teachers & State Employees

- Online Enrollment
  - Meets Government Marketplace requirements
  - Wellness Premium Credits for:
    1. Non-tobacco user (\$60 more per month if you smoke)
    2. Selecting a Primary Care Provider (PCP)
  - Opt-out
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# NC State Health Plan for Teachers & State Employees

2 Plans to choose from:

- 80/20 Plan (larger monthly premium, lower deductible)(\$50/month)
  - 70/30 Plan (lower monthly premium, larger deductible)(\$25/month)
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# NC State Health Plan for Teachers & State Employees

Additional Benefits available for purchase:

- Dental \*
- Vision \*
- Flexible Spending Account \*
- Cancer Policy \*
- Accident Policy \*
- Life Insurance
- Disability Insurance

(\* denotes pre-tax deductions)



# Life Insurance Policies

- Beneficiaries and their Social Security Numbers
- Some districts offer a free Life Insurance Policy as long as you are employed with them



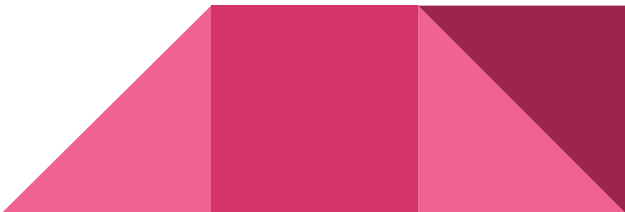
# North Carolina Retirement System

- Minimum of 6% deducted from monthly paycheck
- 3 prong plan for financial retirement
  1. NC Retirement
  2. Social Security
  3. 401 K





# Local School Board Policies

- Acceptable Use of Technology
  - Drug, Alcohol, and Tobacco Free Workplace
  - Child Abuse and Related Threats To Child Safety
  - Staff Responsibility
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# Direct Deposit of Monthly Paycheck

- Direct Deposit- convenience
- Catastrophic Weather event
- For teachers who work 10 months, you can have you salary stretched to be paid out over 12 months and directly deposited into your account
- Some districts pre-pay you in August so that you earn a full check, but you will not receive a June or July check
- You do not qualify for unemployment during the summer

# Earning Leave Time

For the first 5 years of teaching, you will accrue:

- 1 sick day per month
- 1.17 annual leave days per month

$$1.17 \times 10 \text{ months} = 11.7 \text{ days per year}$$

10 vacation days are built into the calendar

$(11.7 - 10 = 1.17 \text{ actual annual leave days earned per year})$



# What to expect the Beginning of your 1st year!

- Dedication to your field/profession
- Lesson Plans (Proactive vs. Reactive)

Plan ahead by one week at all times

- Time Management - Live by a calendar

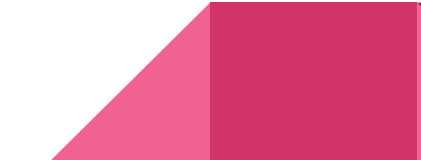
Work until the work is done

- Working 40 hours +

Working at home, utilizing planning, teacher resources



# Beginning Teacher Support System

- Beginning Teacher Support Program - 3 year process
  - Initial license (after year 3 will convert to a Continuing)
  - Mentor
  - New Teacher Orientation (3-4 days before teacher workdays)
  - Administration
  - Instructional Coaches
  - BT monthly meetings
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# Contact Information

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**KEEP  
CALM  
AND  
TEACH  
ON**

