

**LITTLE KESWICK SCHOOL**  
**BENEFITS PROGRAM**  
**2010-2011 SCHOOL YEAR**

Benefits mandated by law include **social security**, **worker's compensation**, and **unemployment insurance** (all employees).

**Meals** are furnished for all employees during on-duty hours only when school is in session. Staff must eat at the designated time when meals are served (all employees).

**Health Insurance Program:**

To participate in the Little Keswick School health insurance program an employee must have completed any applicable trial period and be a full-time, permanent employee who works a minimum of thirty-two (32) hours per week. Coverage for medical and dental insurance begins the first of the month following the employee's full-time employment starting date. Little Keswick School is committed to providing a comprehensive health insurance program. Southern Health is the insurance carrier and there are 3 plans offered to choose from. Care POS (15/30/300) Value POS (15/30/20), and Value POS (15/30/20/300). Please see the separate insurance information sheets for more information.

Dental insurance will be with The Principal (please note, delayed enrollment, i.e. more than 30 days following employment, results in late entry consequences, see dental insurance information for specifics).

For employees in their first through third years of employment the school will adhere to a payment ratio of 34% (staff contribution) to 66% (school contribution) for single subscriber coverage (coverage for employee only). Little Keswick School will pay 66% of the cost of single subscriber dental insurance with the employee responsible for 34% of the single subscriber premium.

For employees who are in their fourth year of full-time employment and beyond (without a break in service), Little Keswick School will pay 100% of the single subscriber premium and dental insurance.

Employees may add dependent coverage within policy and legal guidelines; employees are responsible for the cost of dependent coverage. Current premium dollar amounts will be listed on the Employee Health Insurance Election Form. A premium conversion plan is available which allows participants to shelter the employee payment from taxes. All insurance coverage is subject to policy renewals.

**Profit Sharing Plan:**

An employees' "Age based Profit Sharing Plan" is available after one (1) year of full-time employment. Employees must be twenty-one (21) years of age and work more than 1000 hours per year to be eligible. The plan is administered by an outside consultant and individual yearly information packets are completed and distributed in the winter of each year.

**401k:** You may elect to defer a portion of your compensation. Your deferral will be subject to Social Security taxes when contributed but you will not pay federal and state taxes on these contributions until the funds are distributed to you. You may change your Salary Deferral Election twice per year, on July 1, and January 1.

**Term Life Insurance:**

Term life insurance is provided for all full-time (more than 32 hours per week) salaried employees. Benefits are one times annual salary or twice annual salary for accidental death. Benefits begin on the first of the month following employment date.

**Leave Benefits:**

Leave benefits are outlined in individual employment contracts. Up to 40 hours leave time may be placed in a "bank" and held over to the next year. A maximum of 160 hours can be accumulated per person in the leave bank. Upon termination of employment, any leave hours in the "bank" will be reimbursed to the employee at the contracted hourly rate of pay, a salaried employee's hourly rate will be determined from their annual rate of pay. Use of leave hours in the bank is covered by existing policies and contractual agreements. Such compensation

shall be granted only to those employees whose termination is as an employee in good standing and who has fulfilled their contract year in its entirety. Termination before the end of the contract year will result in forfeiture of leave hours not earned. Leave time taken in excess of that earned will be deducted from the final paycheck. Instructional and professional staff will accrue eight hours extra leave per year after the fifth and tenth years of employment at Little Keswick School. All full-time employees are eligible for their birthday off; this leave day must be used either on the employee's birthday or on another workday in the same month and can not be accumulated or "banked" for future use.

**Tuition Assistance:**

In order to provide for training and professional growth of employees and to assist employees in obtaining additional professional training, tuition assistance will be provided under the following criteria:

- a) to be eligible the employee must be a full-time employee working at least 32 hours per week.
- b) the employee must submit a letter of request to the Headmaster giving the title and description of the course, starting and ending dates, and cost. This letter must be received four weeks prior to the start of the first and/or second semester. Little Keswick School will make decisions on approval/disapproval of requests twice yearly, one week after the start of the first semester and one week after the start of the second semester. Note: since the schedule of notification of approval/disapproval might be after the start of certain classes/courses, employees should make decisions to enroll in classes with the knowledge that they are the financially responsible party and that LKS might not approve their request.
- c) the employee will be notified in writing of the approval or disapproval of the request.
- d) tuition assistance is available only during the fall and spring semesters when enrollment of Little Keswick students is at capacity (i.e. 33 students enrolled).
- e) courses should be at the graduate level and in content areas related to employment; requests will be considered for undergraduate courses, but will require a written rationale of how the course will impact job performance. Courses should be scheduled on employees off hours, if that is not possible employee should obtain the headmaster's approval before committing to the course. Any available leave hours will be used to take the course and if none are available the employee cannot be paid for those hours.
- f) not more than one course per spring or fall semester (3 credits).
- g) reimbursement will be made as follows:
  - 1) for employees in their first through third years of employment, 66% of the cost not to exceed \$475.00 (books, other fees not included),
  - 2) for employees having completed three years of full-time employment, 100% of the cost (not to exceed the cost of a class at a Virginia public college/university) (books, other fees not included),
  - 3) receipt verifying that tuition has been paid,
  - 4) school verification that course was passed with a C or higher grade if undergraduate course or with a B+ or higher if a graduate course.
- h) all courses taken where LKS tuition assistance is requested are subject to the Headmaster's approval.
- i) the tuition assistance payment constitutes a debt which Little Keswick School will consider to be satisfied if the employee completes the contract year.

**Professional Development:**

LKS wishes to support professional development of its staff. For job required certifications requiring time away from the facility i.e. (Mandt, Medication certification, LSCI) the employee will be reimbursed for time, travel, and expenses. All request must be approved by the immediate supervisor and Headmaster. Time required outside the normal workday will be reimbursed at the employee's stated contract hourly rate with the exception of administrative staff. For professional certifications sought for individual reasons, the employee can use tuition assistance (see tuition assistance above) but will not be reimbursed for time, travel or expenses.