Benefits

The following benefits apply to full-time employees only, except for 403(b) retirement plans which are available for all employees. For retirement purposes, a full-time employee is defined as someone working at least 20 hours per week for five or more consecutive months. Hours worked as a substitute teacher or a substitute aide will not be included in determining PERSI and benefit eligibility. (See Idaho Code 59-1302)

Part-time and temporary employees receive no benefits, including all types of leave, insurance and paid holidays. They may, however, participate in a 403(b) retirement plan.

For the purpose of calculating leave and holiday pay for full-time employees, we calculate the hours per day by taking the hours scheduled in a normal workweek and dividing by five.

Holidays

Full-time employees will be granted paid holidays as set forth in the Classified Personnel Work Schedule. The number of paid holidays is based on the number of days worked, as indicated in the chart below. Employees will be paid based on their scheduled hours per day as described above.

<table>
<thead>
<tr>
<th>Number of Days</th>
<th>Number of Paid Holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>174-199</td>
<td>5</td>
</tr>
<tr>
<td>200-210</td>
<td>6</td>
</tr>
<tr>
<td>211-230</td>
<td>7</td>
</tr>
<tr>
<td>231-240</td>
<td>8</td>
</tr>
<tr>
<td>241-260</td>
<td>9</td>
</tr>
</tbody>
</table>

An employee taking unpaid leave in excess of ten (10) days, having given written intent to return to work, must have worked or taken paid leave up to a holiday or intend to work immediately following a holiday in order to be paid for the holiday. A terminating employee will be paid for the holiday if he/she has worked up to the holiday. When both Christmas and New Years fall in this category, an employee will be paid for one or the other, not both.

Leave Benefits

Classified Employees Use of Leave

During their initial 90-day review period, new classified employees may only take paid leave for personal illness or a death in their immediate family.
Applying for sick leave, personal leave, death in family leave, vacation time, leave without pay or Family and Medical Leave

This booklet allows for several types of leave to be granted to an employee upon an appropriate application. In some cases, the booklet provides specific application procedures, advance notice requirements, or other requirements for the granting of such leave. Without superseding such specific requirements as are stated, the following requirements shall apply to all such applications for leave.

First, the employee must make an application to the employee’s immediate supervisor in writing at least five working days prior to the proposed leave. If such advance notice is not practical, such as in the case of an illness, death in the family, or other emergency, the application shall be made as early as possible before the intended leave is to begin. The application must specify the type of leave requested, and the employee’s reasons for requesting the leave. The application will be granted under the following circumstances:

- The employee is eligible for the type of leave requested.
- The employee’s absence for the time requested will not cause an unacceptable hardship on the District, its other employees, its students or its patrons.
- The needs of the employee or of the employee’s family under the circumstances outweigh the inconvenience that will be caused to the District, its employees, its students, or its patrons.
- Hardship or inconvenience to the District, its employees, its students, or its patrons will not be considered a factor if the leave requested is based upon a statutory entitlement, such as the Family and Medical Leave Act of 1993.

Sick Leave

Sick leave may be used for absences caused by personal or immediate family illness, accident, injury, preventative treatment, or health assessment.

All full-time employees will be granted paid sick leave at the beginning of their work period for the current employment year. The number of hours granted is calculated by multiplying the hours scheduled per day on the first payroll cutoff day of the employment year by the sick leave allocation multiplier, which is based on the number of days the full-time employee is scheduled to work. For employees starting after the beginning of their employment year, sick leave will be prorated based on the number of days left in the employment year. If an employee is hired for less than five (5) consecutive months of the current employment year, no sick leave will be granted, unless the employee is a 244 or 260 -day employee. The allocation of sick leave is based on the following table: (This table is intended for your information and convenience, but actual sick leave awarded may vary due to differences in calculations and rounding)

<table>
<thead>
<tr>
<th>Employment Days</th>
<th>Sick Leave Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>165-190*</td>
<td>13.0</td>
</tr>
<tr>
<td>191-197</td>
<td>13.5</td>
</tr>
<tr>
<td>198-210</td>
<td>14.0</td>
</tr>
<tr>
<td>211-220</td>
<td>14.5</td>
</tr>
<tr>
<td>221-230</td>
<td>15.0</td>
</tr>
<tr>
<td>231-240</td>
<td>15.5</td>
</tr>
<tr>
<td>241-260</td>
<td>16.0</td>
</tr>
</tbody>
</table>
*Employee must work the entire employment year to be eligible for the sick leave multiplier as listed. The sick leave will be prorated for employees who start after the beginning of the employment year.*

Unused sick leave shall accumulate from year to year. Sick leave shall be taken in half hour increments.

Upon retirement with PERSI, a portion of unused sick leave is available for the purchase of medical and dental insurance. The sick leave entitlement benefit amount is calculated by taking the number of sick leave hours available at retirement and multiplying it by the employee’s hourly rate. This number is then multiplied by .50 to determine the sick leave entitlement benefit amount that can be used to pay for insurance during retirement. No other payments are made for sick leave upon termination of employment.

*The use of paid leave following notice of resignation:* Employees are expected to report to work on their final day of employment. Paid leave may be used for the final day of employment upon acceptable documentation from a healthcare provider or upon approval by the Human Resources Coordinator.

### Sick Leave Bank

Full-time employees who have one year of continuous, uninterrupted service with the District and an accumulation of the equivalent of twelve unused sick leave days may join the Classified Sick Leave Bank during the open enrollment period (August 15th – September 30th) by donating the equivalent of two days of their available sick leave to the bank. A bank member who has an extended illness and has used all of his/her sick leave and other appropriate leave may apply to the Classified Sick Leave Bank for additional paid sick leave days after a mandatory four days loss of pay. The lifetime maximum of sick leave days granted from the Sick Leave Bank is ninety (90) days. Contact the chairperson of the Classified Sick Leave Bank Committee for additional information.

If a member of the Classified Sick Leave Bank later becomes a certified employee, or if a member of the Certified Sick Leave Bank later becomes a classified employee, the employee can change banks with no additional gain or loss of sick leave days, and without the banks losing or gaining days.

### Personal Leave

Leave for personal reasons will be granted upon request for up to the equivalent of three (3) days per school year. Eligible employees will be able to accumulate unused personal leave days year to year, up to seven (7) days. Full-time classified employees shall be reimbursed at the hourly rate of $6.25 for those hours over the equivalent of four (4) days of personal leave at the end of the school or employment year.

Classified employees who have been continuously employed with School District 91 for ten (10) years or more will be reimbursed for excess personal leave at double the hourly rate listed above. Classified employees who have been continuously employed with School District 91 for twenty (20) years or more will be reimbursed for excess personal leave at triple the hourly rate listed above. Upon separation of employment from the district, classified employees will be reimbursed for all unused personnel leave as listed above.

Use of more than the equivalent of four (4) consecutive days of personal leave is contingent on approval of the building principal or direct supervisor and substitute availability.
Death in the Immediate Family

Full-time employees will be given up to the equivalent of three (3) days (see box on page one) of paid leave per occurrence for a death in their immediate family. Such leave will be granted only as necessary to attend the funeral and for travel to and from the funeral. If an employee needs more leave for a death in his/her immediate family, the employee may use sick leave. If an employee has no sick leave remaining, additional days of unpaid leave may be granted by submitting a written request to the Superintendent.

The term “immediate family” is defined as the employee’s father, mother, spouse, child, sister, brother, father-in-law, mother-in-law, sister-in-law, brother-in-law, son-in-law, daughter-in-law, grandparent and grandchild.

Vacation

Full-time employees who are assigned to work in excess of two hundred forty (240) days per employment year are eligible to accumulate vacation each month. The monthly accumulation of paid vacation will be calculated by multiplying the scheduled hours per day by the appropriate vacation multiplier. The rate increases with years of service. The following table shows the approximate vacation multiplier according to years of service. These multipliers are for your information and convenience, but actual vacation awarded may vary due to differences in calculations and rounding.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Vacation Monthly Multiplier</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2 years</td>
<td>.833</td>
<td>80 hours</td>
</tr>
<tr>
<td>3 – 5 years</td>
<td>1.000</td>
<td>96 hours</td>
</tr>
<tr>
<td>6 – 10 years</td>
<td>1.167</td>
<td>112 hours</td>
</tr>
<tr>
<td>11 – 15 years</td>
<td>1.333</td>
<td>128 hours</td>
</tr>
<tr>
<td>16 or more years</td>
<td>1.667</td>
<td>160 hours</td>
</tr>
</tbody>
</table>

Advance application for vacation time must be made to the immediate supervisor using a Report of Absence form or Skyward web access. Every effort will be made to arrange for vacation at the time desired by the employee. However because of various job commitments and responsibilities, this cannot always be granted. A new employee is not eligible to use vacation during the initial ninety-day review period. Payment in lieu of vacation time will not be made to employees unless employment has been terminated. Vacation may be taken in half hour increments. Vacation time will not be granted prior to being earned.

The number of hours listed in the maximum column is the maximum amount of vacation that can be accrued. If an employee has reached the maximum, no additional time will be added to his/her available vacation until the vacation available falls below the maximum.

When an employee begins or terminates employment, he/she will earn only a portion of the vacation allocation for that month as per the following schedule:

If the beginning date is:
1 – 15 days prior to payday 0 allocation
16 – one month prior to payday .5 allocation

If the termination date is:
1 – 15 of month 0 allocation
16 – 31 of month .5 allocation
**Leave without Pay**

There may be times when employees must be absent from work due to circumstances beyond their control. When other kinds of leave are not available or may not fit the special conditions of the employee’s need, the employee may request permission of the immediate supervisor to be absent from work without pay for a period of time not to exceed five (5) days in any employment year. Unpaid leave may be granted by the Superintendent for greater periods of time if necessary. When the need is for medical purposes, a doctor’s verification may be required. The timecard should be marked LOP for those days. A full-time employee who takes leave without pay for an extended period of time may be required to pay for the district’s share of insurance coverage, as explained in that section.

**Family and Medical Leave**

Employees must meet the following requirements to be eligible for leave under the Family and Medical Leave Act. Employees must have been employed for at least one (1) year in total, and have worked at least 1250 hours (approximately 7 hours/day for 180 days) during the twelve (12) month period preceding commencement of the requested leave. Paid leave and paid holidays are not included in the total. Only actual hours worked may be counted to meet the 1250 hour requirement. Eligible employees may be granted a total of twelve (12) workweeks annually for Family and Medical Leave. For the purpose of calculating the amount of family leave allowed on an annual basis, the twelve week annual period shall be a rolling 12-month period measured retroactively from the date an employee first uses Family and Medical Leave. Each time an employee takes Family and Medical Leave, the remaining leave entitlement will be an amount equal to the balance of the 12-week Family and Medical Leave that has not been used in the immediately preceding 12 months.

Family and Medical Leave may be requested for the birth of the employee's child, placement of a child within the employee's household for adoption or foster care, for time the employee needs to care for a member of the employee's immediate family who has a serious medical / health condition, or when the employee has a serious medical / health condition and is unable to perform the essential functions of his/her position.

Requests for Family and Medical Leave must be made in writing to the Human Resources Officer at least thirty (30) days in advance when leave is planned or foreseeable. When leave is unplanned or unforeseen, the notice should be reasonable and practical. All Family and Medical Leave should be scheduled whenever reasonably possible in a manner as to not unduly disrupt the operations of the department in which the employee is employed. Written requests for Family and Medical Leave should include the following:

1. Date on which the serious health condition commenced.
2. Probable duration of the condition.
3. Appropriate medical facts from treating physician.
4. Name of individual who is being treated and the relationship to the employee if the individual being treated is not the employee.
5. Name of attending physician.
6. When the employee is expected to return to work.

If an employee requests Family and Medical Leave for personal use, the request must identify the medical reason and the job functions the employee is unable to perform.
Requests for intermittent leave for planned medical treatment must include the dates on which treatment is expected and the duration of such treatment. Intermittent leave may not be taken for the birth or placement of a child for adoption or foster care. Placement of a child is defined as the assumption of physical custody of a minor child or the issuance of an order of adoption by a court to an employee or the employee's spouse. When both spouses are employed by the District, they are entitled to a total of twelve (12) weeks leave (rather than twelve (12) weeks each) for the birth, adoption or foster care of a child. If an employee uses accrued sick leave, personal leave or vacation leave benefits for purposes qualifying for Family and Medical Leave, then such paid leave shall be considered as Family and Medical Leave for the purposes set forth above. If an employee's accumulated paid leave is less than the twelve (12) week family leave benefit, then additional leave without pay shall be granted to the extent necessary to allow a full twelve (12) weeks of leave. If an employee has in the aggregate more than twelve (12) weeks of accrued sick leave and vacation leave, then no additional leave shall be given for Family and Medical Leave purposes.

Employee's qualifying for FMLA who are absent from work for five (5) or more days due to an FMLA qualifying reason, will be notified by the District that the leave is considered part of their FMLA leave. Supervisors will notify the Human Resources Officer of such cases.

The District may require at any time, from an employee requesting or exercising Family and Medical Leave, the following:

1. Medical certification to support a claim for leave.
2. Schedule of treatments.
3. Appropriate medical facts.

The District may also require at its expense a second medical opinion. The employee must periodically notify the District's Human Resources Officer of the current health status and when the employee intends to return to work.

The term "Immediate Family", as related to the Family and Medical Leave benefit, is defined as follows: a spouse, parent, a biological, adopted or foster child, a stepchild, or a legal ward. The child must be under 18 years of age, or incapable of self-care due to a mental or physical disability regardless of age.

A serious health condition is an illness, injury, or impairment (physical or mental) that involves in-patient care in a hospital, hospice or licensed medical care facility or continuing treatment by a licensed health care provider. A serious health condition, or the treatment therefore, requires that the employee be absent for more than three (3) working days for treatment or recovery. The term "serious health condition" is not intended to cover short-term conditions such as minor illnesses that last only a few days and surgical procedures that typically do not involve hospitalization and require only a brief recovery period.

Benefits for health insurance will continue while on Family and Medical Leave. However, the employee will not accrue vacation, sick leave or holiday pay if the employee is using leave without pay while on Family and Medical Leave. The District may require an employee who does not return to work following the use of Family Medical Leave, to reimburse the District an amount equal to the premiums paid for insurance benefits while on Family Medical Leave without pay. If the employee fails or refuses to make such reimbursement, the District may terminate employment or require restitution from the employee. Employees may be required to sign an authorization for such deduction and/or payments as a condition.
for the grant of Family and Medical Leave. If an employee does not return to work after Family and Medical Leave because of the continuation of the serious health condition or other circumstances beyond his/her control, the employee would not be required to reimburse the District. If Family and Medical Leave is denied, the employee may appeal such denial in a manner stated in the District's grievance procedure.

Military Family Leave

On January 28, President Bush signed into law the National Defense Authorization Act for FY 2008 (NDAA), Public Law 110-181. Section 585(a) of the NDAA amended the FMLA to provide eligible employees working for covered employers two important new leave rights related to military service:

1. New Qualifying Reason for Leave. Eligible employees are entitled to up to 12 weeks of leave because of “any qualifying exigency” arising out of the fact that the spouse, son, daughter, or parent of the employee is on active duty, or has been notified of an impending call to active duty status, in support of a contingency operation. By the terms of the statute, this provision requires the Secretary of Labor to issue regulations defining “any qualifying exigency.” In the interim, employers are encouraged to provide this type of leave to qualifying employees.

2. New Leave Entitlement. An eligible employee who is the spouse, son, daughter, parent, or next of kin of a covered service member who is recovering from a serious illness or injury sustained in the line of duty on active duty is entitled to up to 26 weeks of leave in a single 12-month period to care for the service member. This provision became effective immediately upon enactment. This military caregiver leave is available during “a single 12-month period” during which an eligible employee is entitled to a combined total of 26 weeks of all types of FMLA leave.

For additional information regarding FMLA benefits please see http://www.dol.gov/dol/topic/benefits-leave/fmla.htm

Insurance Benefits

The Board agrees to pay the premiums for individual health insurance, dental insurance, and term life insurance for those classified employees who are scheduled to regularly work thirty (30) hours per week. The district’s share of premiums will be prorated based on the classified employee’s hours per day with a maximum benefit of 100% of the individual premium. For those working less than 1.00 FTE or seven hours per day, the prorated share of the individual premium will be the employee’s responsibility in addition to the cost for any dependent coverage and will be deducted from the employee’s pay. Employees will have the option to waive any or all coverage. There is a cap on insurance premium increases of no more than 5% over the previous year’s premium.

Full-time employees who are scheduled to regularly work thirty (30) hours per week are eligible for the following benefits on a prorated basis:

- Group health insurance
- Group dental insurance
- Group term life insurance including accidental death and dismemberment benefits
Employees choosing dependent medical and dental coverage may have the amount for this coverage deducted from their monthly pay in addition to the employee’s share of the individual premium. They may also choose to tax-shelter these premiums. This means that premiums would be deducted from their paycheck before taxes are calculated. No federal, state or Social Security (FICA) taxes would be withheld from this money. Eligible premiums may be tax-sheltered under the Premium Only Portion of the Cafeteria Plan by completing the appropriate paperwork with American Fidelity.

If an employee’s spouse is also eligible for District benefits and they desire coverage other than two individual plans, the district will provide the amount of two individual premiums toward their total premium. Proration will occur as noted.

Insurance coverage is not automatic. Enrollment is mandatory and must be made at the time of employment. For current coverage information and rates, visit the District website or contact Human Resources.

Insurance plan changes may be made only during open enrollment (August 15th through September 30th of each year). The addition or deletion of dependents may be made only during the open enrollment period or within 30 days of a qualifying event (death, marriage, divorce, loss of employment of a spouse). There is a 60 day window for the birth or adoption of a child. If an employee drops dependent coverage, the dependents may have to wait until the next open enrollment period to be added to the coverage and be subject to late enrollee waiting periods for preexisting conditions.

Benefits are paid one month in advance. For example, the insurance premiums deducted from the September paycheck pay October’s premium. Continuing employees are covered from the month following the first month of their pay cycle through the month following the last month of their pay cycle (see pay cycle chart in that section).

Benefits will start for full-time employees who begin work after the beginning of their employment year as per the following:

1) An employee beginning employment on or before the 10th day of the month will receive insurance benefits beginning the 1st of the following month.
2) An employee beginning employment after the 10th of the month will receive insurance benefits beginning the 1st of the second following month.

An employee terminating employment on or before the 20th day of the month will receive insurance benefits through the last day of that month. An employee terminating after the 20th day of the month is eligible for benefits through the end of the following month. For full-time employees whose termination date is the last working day before a holiday, the last day the employee is physically on the job will be used to calculate the insurance benefit termination date.
**Employee Pays for District’s Share of Insurance Premiums**

The District will continue to pay for its share of insurance premiums when an employee takes Leave Without Pay (such as approved unpaid sickness in family, maternity leave, sick leave, etc.) for up to an accumulation of 15 workdays or 3 calendar weeks. The employee must submit a written intent to return to work. If an employee takes any unpaid leave beyond the 3 calendar weeks, or any time beyond Family and Medical Leave qualifications, the employee must pay each month’s total insurance premium (including the District’s share) according to the formula. If an employee takes a leave of absence (LOA) in the middle of an employment year and chooses to continue insurance coverage for the remainder of the employment year, the District will prorate the number of months for which it will pay for its share of insurance coverage. An employee going on LOA will receive a final check for the last month worked. The number of months’ premiums for which the employee must pay or for which the District will pay is calculated as follows:

\[
\begin{align*}
\text{Days LOP} & \quad \times \quad 12 \text{ months} \quad = \quad \# \text{ months employee pays District share} \\
\# \text{ Days Scheduled} & \\
\\
\text{Days Worked} & \quad \times \quad 12 \text{ months} \quad = \quad \# \text{ months District pays its share} \\
\# \text{ Days Scheduled} & \quad (\text{round to nearest month})
\end{align*}
\]

If an employee elects to allow insurance coverage to lapse during periods of unpaid leave, the employee must re-qualify for insurance according to the individual insurance policy’s requirements upon returning to work.

**Flexible Reimbursement**

**Cafeteria Plan - Flexible Spending Accounts**

Idaho Falls School District 91 is making available a valuable benefit that will reduce your taxes and increase your spendable income. This plan, which is approved by the Internal Revenue Service, is called a Section 125 Flexible Compensation Benefit or the Flex Plan, as it is more commonly known. It can save you up to 30% on your out-of-pocket medical, dental, vision, hearing and dependent care costs - depending on your tax bracket.

Wages may be sheltered from social security, federal and state income taxes to pay for certain insurance premiums and qualifying out-of-pocket healthcare and/or dependent care expenses. Medical insurance, dental insurance, and certain supplemental insurance premiums can be deducted from your check before taxes are calculated. When you receive your W-2, this amount is not included in your taxable income.

The flex plan is for qualifying out-of-pocket medical, dental, vision, hearing, and/or dependent care expenses. You project your annual expenses and make an election of the amount to be deducted from your check for the flex plan. Your election amount is divided by the months remaining in the plan year. You pay for the expense, and then file for reimbursement.

A debit card is also available with the Flex Plan. The debit card allows you to pay for some expenses using your card. The amount of the expense will automatically be deducted from your account. There are some stipulations with the card, so be sure to discuss the debit card with the American Fidelity Representative.

Full-time employees are eligible to participate in the District’s flexible reimbursement program (SEC 125). Employees who wish to participate in this program must enroll each year before September 30th.
New employees may enroll when hired for the remainder of the plan year beginning on the first of the month following enrollment.

Health Savings Accounts: Full-time employees that participate in the Blue Cross H.S.A. high-deductible health plan may participate in an H.S.A. program. An H.S.A. is a tax favored “IRI-type” of account that helps pay for the medical expenses of employees and dependents. Participants can make tax-free H.S.A. contributions that are deducted from their paycheck under the Section 124 Cafeteria plan.

For more information on qualifying expenses, contact American Fidelity or visit the IRS web site at www.irs.gov. Publication 502 (Medical and Dental Expenses) and Publication 503 (Child and Dependent Care Expenses) contain valuable information.

**Payroll Deductions**

All W-4 changes, deduction changes, and special arrangements for checks should be made by the date time sheets are due. Medical and dental insurance deduction changes can be made mid-year only if there is a qualifying event. Insured dependent changes and other deduction changes can be made only during the open enrollment period (August 15th – September 30th).

**Taxes/Legal Withholdings:** Federal and state taxes will be withheld according to the employee’s W-4 status. Employees who are also students of the District may be FICA (Social Security) exempt. The District will deduct garnishments and child support as ordered by the court.

**Tax-Sheltered Benefit (TSB) Deductions:** Qualifying medical, dental, other insurance premiums and flexible reimbursement may be sheltered from FICA (Social Security), Federal and State taxes as TSB payroll deductions.

**Tax-Sheltered Annuities (TSA) Deductions:** All employees are eligible to have payroll deductions for various qualifying 403(b) plans. Full-time employees only are eligible to participate in 457 plans and the PERSI Choice Plan 401(k) account. These funds may be sheltered from Federal and State taxes as a TSA payroll deduction on a tax-deferred basis. A list of companies who have qualified for payroll deduction is available on the District website or from Human Resources.

**Miscellaneous:** Employees may have United Way, or other approved payroll deductions.

**Automatic Deposit of Your Payroll Check:** Your check can be automatically deposited in a single account at the financial institution of your choice. Your money should be available to you on payday. You may get an enrollment form from the Payroll Department.

**Public Employee Retirement System of Idaho**

The Public Employee Retirement System of Idaho is a Defined Benefit retirement plan designed to provide secure, long-term pension benefits for employees who choose careers in public service. Because it is a defined benefit plan, the lifetime allowance you receive at retirement is not directly dependent on the amount of money you contribute to PERSI.

All full-time employees must contribute to the Public Employee Retirement System of Idaho (PERSI). The amount withheld will be calculated on the employee’s gross compensation at the rate established by law. Retirement contributions are sheltered from state and federal income taxes. The payment of any retirement benefit and the procedures for deducting employee contributions, payment and qualifications for retirement benefit, and all other terms and provisions regarding a classified employee’s retirement
benefit shall be in accordance with the provisions of Chapter 13, Title 59 of the Idaho Code. The District will provide no other retirement benefit, allowance, or retirement insurance except as otherwise provided by PERSI.

You must have 5 years, 60 months of creditable service to become vested in PERSI. After you are vested, you would then be eligible to receive a retirement benefit when you reach retirement age.

PERSI Choice Plan

In addition to the regular PERSI retirement (also known as the Base Plan), you may also make voluntary contributions to the PERSI Choice Plan. This money is placed in a 401(k) PERSI Choice Plan account and is deducted from your paycheck before federal and state taxes are calculated. There are various investment options. This money is in a separate account and is in addition to your regular PERSI retirement.

For additional PERSI information, you may visit the PERSI website at www.persi.idaho.gov or contact the PERSI helpline at 1-800-451-8228.