

# Benefits for Full-Time Employees

Benefit	Description
<b>Sick Leave</b>	Accumulates 1 Day per month for each full month of regular employment during the year
<b>Personal Leave</b>	2 Days per year unless: <ul style="list-style-type: none"> <li>• Starting work after December 31 – Employee entitled to 1 personal day for school year;</li> <li>• Starting work after March 31 – Employee entitled to 0 personal days for school year.</li> </ul>
<b>Other Leaves</b>	Unpaid maternity leave, professional leave, military leave, emergency leave, family medical leave and/or legal leave may be granted to employees as circumstances merit.
<b>Vacation Leave</b> For 12 month (260 Day) Employees only	Service is defined as service with MCPSS: 5 Days per school year with 12 months of service or less; 10 Days per school year with 13-120 months of service; 15 Days per school year with 121-240 months of service; 20 Days per school year with 241 + months of service.
<b>Life Insurance (MetLife)</b>	\$ 8,000 Free Life Insurance plan from MCPSS \$ 15,000 Free Life Insurance plan from the Teacher's Retirement Systems of Alabama ( <i>must be in pay status to be eligible</i> )
<b>Retirement –            The Teacher's Retirement System of Alabama (TRS)            (mandatory)</b>	<p>Participation in Teacher's Retirement System (TRS) is mandatory and the contribution rate is set by state law.</p> <p><u>Employees hired prior to January 1, 2013 and former employees hired after January 1, 2013</u></p> <ul style="list-style-type: none"> <li>• Rate of 7.5% to be deducted for TRS – Tier 1</li> <li>• Retirement Eligibility – 25 years of service at any age or 10 years of service at the age of 60</li> </ul> <p><u>Employees hired on or after January 1, 2013</u></p> <ul style="list-style-type: none"> <li>• Rate of 6.20% to be deducted for TRS – Tier 2</li> <li>• Retirement Eligibility – 10 years of service at the age of 62</li> </ul> <p>Refer to Member Handbook for details: <a href="http://www.rsa-al.gov">www.rsa-al.gov</a>            ☎ 1-877-517-0020 or 334-517-7000 ✉ trsinfo@rsa-al.gov</p>

Benefit	Description
<b>RSA-1 (optional)</b>	<p>RSA-1 is a Deferred Compensation Plan (Section 457). Employees may make voluntary elective deferrals on a pre-tax basis through MCPSS payroll system. Unlike other funds, there are no administrative fees for participating in RSA-1.</p> <p>For more information visit website: <a href="https://www.rsa-al.gov/">https://www.rsa-al.gov/</a> or see MCPSS Retirement Clerk for assistance.</p>
<b>TSA Consulting Group (optional)</b>	<p>TSA provides a Supplemental 403(b) Retirement Plan. In addition to the mandatory Teacher's Retirement, employees may make voluntary elective deferrals on a pre-tax basis through MCPSS payroll system.</p> <p>Visit website for additional information: <a href="http://www.tsacg.com">www.tsacg.com</a></p> <p><b>☎ Toll free:</b> 1-888-796-3786 Fax: 1-866-741-0645</p>
<b>Credit for Military Service (not for those receiving military retirements benefits)</b>	<p>A member has one year from the date he/she enrolled in the TRS to make a lump sum payment in order to gain credit for up to four years of eligible military service. Weekend service and summer camp service with the National Guard and the Reserves are not eligible for creditable service. The cost is 4% of the average salary paid a teacher during each years of claimed service plus 8% interest compounded from the last date of service to the date of payment.</p>
<b>Employee Assistance Program</b>	<p>Confidential assistance and referral for treatment are available to employees and their family members through the Employee Relations Office.</p>
<b>Payroll Deductions (Voluntary)</b>	<ul style="list-style-type: none"> <li>• Mobile Educator's Credit Union</li> <li>• Tax Sheltered Annuities</li> <li>• Savings Bonds</li> <li>• Supplemental Insurance Options</li> <li>• Life Insurance</li> </ul>
<b>Contacts/Human Resources</b>	<p><b>Main:</b> (251) 221-4500  <b>Fax:</b> (251) 221-6264  <b>Insurance:</b> (251) 221-4456  <b>Retirement:</b> (877) 517-0020  <b>Direct Deposit:</b> (251) 221-4718  <b>ESS:</b> (251) 221-4568  <b>FrontLine/Kronos:</b> (251) 221-4580  <b>I.T. Help Desk:</b> (251) 221-6410  <b>Employee Relations:</b> Last Names (A-L) - (251) 221-4542  Last Names (M-Z) - (251) 221-4528</p>