

**Joplin Schools administers separate payrolls for certified and classified staff. Please see how benefits are deducted based on your job category or pay structure.**

**For all benefit classes:**

- Premiums are deducted the month in advance for medical, life, and voluntary benefits. For benefits that go in effect October 1, the premiums start in September.
- Flexible Spending Account and Health Savings Account contributions begin the effective month. For benefits that go in effect October 1, the premiums start in October.
- The district paid portion of medical and dental insurance is included when calculating PEERS/PSRS contributions, and for those who receive two or more checks per month included in the second check of the month.
- For staff who receive two or more checks per month:
  - Medical insurance is deducted from the first and second checks each month. (Bi-weekly 9/10/11-month classified staff see below for additional information).
  - Voluntary benefits and life insurance is deducted from the second check each month.

**Bi-weekly 9/10/11-month: Food Service, Bus Driver, Bus Aide, Classroom Aide, 10/11-Month Clerical, COTA, PTA, LPN**

- NEW! Summer insurance premiums for employee medical, employee/child/spouse/family life or voluntary benefit deductions are in March, April, and May.
  - In March, you will have 2 months' premiums deducted to cover April and May.
  - In April, you will have 2 months' premiums deducted to cover June and July.
  - In May, you will have 2 months' premiums deducted to cover August and September.
- Premiums for child, spouse, or family medical insurance or contributions to a Flexible Spending Account or HSA account will be divided over each check September through May.
  - Example: Base plan for coverage beginning October 1 - total child premium minus total employee premium,  $\$725 - \$465 = \$260 \times 12 \text{ months} = \$3,120$  divided by 19 checks = \$164.21 each check.

**Certified staff (paid September - August): Teacher**

- Contributions to a Flexible Spending Account will be divided over your checks from October – August (11-months).
- Checks are processed for July and August in June but paid in July and August.

**Certified staff (paid July – June): Principal (see your contract), Superintendent, Assistant Superintendent, Executive Director of Student Services, Director of Special Education, Director of Educational Support and Human Resources**

- Contributions to a Flexible Spending Account will be deducted from October – June (9 -months).

**Certified staff (paid August - July): Principal (see your contract)**

- Contributions to a Flexible Spending Account will be deducted from October – July (10 -months).

**Bi-weekly 12-month and Semi-Monthly: Support Staff, Facilities, SLPA, OT, PT, RN, All other non-contracted 12-month Staff**

- Contributions to a Flexible Spending Account will be deducted from October – September (12-months/24 checks).