

TEACHER BENEFITS SURVEY 2014-15	Starting Rate	Top Rate	Number of steps	Agency Fee	Health Care Plan	Premium Co-Pay (Sch Dist %)	Insurance Buy Back	Dental	Life Insurance	LTD	Number of sick days	Sick day accum	Sick bank	Sick day buy back	# of Personal	Bereave Leave	Assoc Days	Retirement Incentive	Discipline	Longevity	
Amherst	39,504	79,248	19	yes	MT HMO, Blue Choice POS, Other by mutual agreement.	MT single 95%, 90%, 90%. Blue Choice: 92%, 87%, 87%.	\$1,000	Delta Dental 6E coverage A and B 100%, C 50%, D 50% . Single 100%, 2 person 90%, family 80%	\$50,000	yes 66 2/3 sal	15		110	yes	yes	3	3	1/189 X final salary X yrs of svc		12+ yrs \$900 16+ yrs \$1,800	
Bedford	38,547	71,530	18		BC/BS JY (only those enrolled in 11- 2012), BCMC, Preferred Blue HSA	BC/BS JY: 80%, 77%, 74%. BCMC: 92%, 89%, 85%. Pref Blue: 98%, 96%, 94%		Delta Dental A: 100%, B: 80%, C: 50%, D: 50%, \$2k max per year	\$50,000	yes 66 2/3 sal	1st year: 5 days then 1 day per month up to 15		90	yes	yes	3	3	3	for years of svc 2 payments of: 15 yrs: \$15k, every year thereafter add \$1k up to 25+ yrs		
Brookline	37,505	72,867	14		BC3T10, MTB5, BC3T151PDED, MTB101PDED, L2500	single: 90%, 2 person: 80%, family: 70%	\$2,000	90% of single premium of Delta Dental w/ minimum of: A 100%, B 80%, C 50%, D 50%	2X annual salary	yes 66 2/3 sal	10		90	yes		3	5	3	4 early retirements per yr w/15 yr svc and 55 yrs old get 25% of last year's salary.	just cause	10 yrs \$500, 15 yrs \$1,000, 20 yrs \$1,500, 25 yrs \$2,000, 30 yrs \$2,500, 35 yrs \$3,000
Hampstead	37,885	68,462	15		Blue Choice NE, Blue Choice 3 Tier, MT Blue.	89.4	\$500	Delta Dental Plan III A: 90%, B: 65%, C: 50%	annual salary	yes 66 2/3 sal		all leave accumulated at 1.4 days per month to max of 14 per yr.		yes	yes				15 yrs of svc and 55 yrs of age 5 members per year gets 1.5% of final yr salary X yrs of svc max 35%	just cause	
Holls/Brookline Coop	37,590	71,389	18		Matthew Thornton Blue SOS HMO or Blue Choice POS	single: 100%, 2 person: 90%, Family: 90%	\$2,750	Delta Dental A 100%, B 80%, C and D 50%	2X annual salary	yes 85% pd by district	10		90	yes		3	5		15 yrs of svc in Hollis 55 yrs old get 25% of last year's salary.		
**Hollis	37,218	70,682	17		Blue Choice	Single 85%, 2 person 78%, family 68%	\$2,500	Delta Dental A: 100%, B: 80%, C: 50%, D: 50%	2X annual salary	yes 85% pd by district	10		90	yes		3	5	1			
Litchfield	35,070	64,888	15	yes	School Care Open Access or HMO	Open Access 85%, HMO 84%	\$1,000	Delta Dental A: 100%, B: 80%, C and D: 50%. Single 100%, 2 person 80%, family 80%.	\$50,000	yes 66 2/3 sal	15		125	yes	yes	3	3				\$1,500 with 15-19 exp. \$2,500 w/20+ yrs exp.
Merrimack	34,198	71,400	19		HMO	87%	\$1,500	90% of delta dental option	\$50,000	yes 66 2/3 sal	15		90	no		3	5		55 yrs of age 15 yrs in dist get 20% of final years salary for 15-20 yrs of svc and 3% addl for each yr of svc to 30 yrs.		
**Milford	39,917	76,237	15		school care	80%	\$1,000	Delta Dental plan 4a	annual salary	yes 66 2/3 sal	12		110	yes	yes	3	3	10 teacher days for entire assoc.	3 annual requests for early ret with 15 yrs of svc in Milford and 55 yrs old +30% of last salary for 5 years.	just cause	
Mont Vernon	33,488	62,510	15	yes	HMO, POS, High Deductable Insurance Plan.	75% for all	\$1,000	Delta Dental A:100%, B: 100%, C and D: 50%	\$50,000	yes 66 2/3	15		90	yes		3		3			
Pelham	36,260	54,160	13	yes	BlueChoice 3 tier POS, BC/BS Comp 100, MT Blue HMO	85%	\$3,000	100% of single Delta Dental and 80% of 2 person and family. A 100%, B 80%, C&D 50%	\$25,000	workman s comp	15		90	yes		3	3	3	20 yrs of svc, (15 yrs w/Pelham), 50 yrs old 20 yrs: 25% last salary, 21-25 yrs: 35% last salary, 26 +yrs: 45% last salary	just cause	
Salem	36,466	76,000	13		Blue Choice New England, Blue Choice, Matthew Thornton RX 10/20/45	Single: \$8,311.66, Two Person: \$16,620.54, Family: \$22,447.28	\$1,000	Health Trust 80%	\$30,000		12 for new hires. 10 for all other FT.		130	yes		3	5		15 yrs of svc and 55 y/o combined svc of 73 yrs gets 2% yrs of svc to 60% last salary.		\$1250 after 14 yrs, \$1400 after 20 yrs.

