



Supported Ministries:
Dayton Christian School System
Legacy Ministries Foundation
Legacy Ministries International
Legacy Village

**Support Staff Benefits Schedule
2010-2011 School Year Positions
Full-Time Employees - At Least 30 Hrs. Per Week**

LMI reserves the right to change its benefits, insurers and plans during the contract year at its sole discretion.

MINIMUM JOB QUALIFICATIONS:

1. Born-again believer
2. Agreement, without reservation, with our Statement of Faith
3. Experience and appropriate expertise in area of employment
4. References
5. Regular church attendance and participation
6. School age children in family attend DCSS

SUMMARY OF PROVIDED EMPLOYEE BENEFITS:

- Medical Insurance** - Coverage is available to employees who work a minimum of 30 hours per week and complete 60 consecutive days of work. Single coverage is \$364/yr. Family coverage is \$2,120/yr.
- Long-Term Disability Insurance** - This coverage is available to employees who work a minimum of 30 hours per week at no cost to the employee. United Healthcare Specialty Benefits will pay a totally disabled employee a monthly benefit of at least 60% of the employees Basic Monthly Earnings after 90 days.
- Life Insurance** - This coverage is available to employees who work a minimum of 30 hours per week at no cost to the employee. United Healthcare Specialty Benefits will pay a life insurance benefit of \$50,000 (to age 64 and in declining amounts thereafter) to employees' beneficiary.
- Tax Sheltered Annuity (TSA)** - We offer a 403(b) Retirement Plan. Employees may begin contributions without a waiting period, however, to be eligible for a match, you must have completed one year of service and be contracted for 1,000 hours or more per year. (For teachers, this is 67% of a full-time teaching contract). For 2010-2011, employees who contribute at least 3.5% will receive a -0-% match; employees with 16-20 years of service will receive a match of -0-%; those 21 years & above will receive a -0-% match. For calendar year 2010, eligible employees may contribute up to \$16,500 for all elective deferrals. An additional deferral of \$5,500 may be allowed if the employee is age 50 or older. Our plan is administered by Principal Financial Group. **Important: Each year LMI will make a determination as to the matching contribution percentage**
- Social Security** - We participate in Social Security. The school's contribution to your Social Security account is 7.65% of your annual salary.

TIME-OFF COMPENSATION:

- Day Alone with God** - We encourage employees to take a day off and to spend it with God. One (1) day per year is given for this purpose.
- 2nd Day Alone with God** - One (1) day of Sick Leave may be used for an additional "Day Alone with God".
- Personal Day** - One (1) day per year; can be accrued up to three (3) days.
- Jury Duty Day** - One (1) day per year.
- Funeral Days** - Employees are allowed three (3) days when a death occurs in the immediate family. Immediate family is defined as spouse, father, mother, mother-in-law, father-in-law, sister, brother, child, grandparent, grandchild, or any other person residing in the same household. Employees are allowed one (1) day when the death is a more remote relative such as an aunt, uncle, niece, nephew, or cousin. Additional time, not to exceed two (2) days, is allowed without loss of pay or sick leave credit at the discretion of the Administrator when it is necessary to travel in connection with the death of a relative.
- Sick Leave** - All full-time employees will be paid regular compensation for time lost due to illness as follows: Each employee will earn fifteen (15) days of sick leave and be able to accumulate sick leave up to a maximum of sixty (65) days. Should an illness exceed 65 days, a Long-Term Disability claim which pays after 90 days, will be submitted. The accumulated sick leave of a terminating employee shall be held in reserve and will be credited to the employee should he be rehired by LMI / DCSS. Sick leave will be allowed for the care of members of the immediate household due to illness (spouse, minor dependent children, aged parents).
- Emergency School Closings** - When DCSS closes school for an emergency situation (i.e., "snow days") these employees will be required to report for work provided there is no danger in commuting for the employee. The Start/Ending time will depend on the weather conditions together with input from the employee's supervisor.

- Emergency Leave** - Up to two (2) days per year are allowed with no accrual. This time will be charged to Sick Leave. Such absence must be approved by your Administrator. Emergency is defined as “an unforeseen combination of circumstances which call for immediate action.”
- Illness of a Parent** - Up to five (5) days per year may be used for the care of sick parents who do not reside in your immediate household. This time will be charged to sick leave.
- College Day** - One (1) day may be used for the purpose of visiting a college your child may attend, or, taking your own child to college. This day will be charged to sick leave.
- Grandparent Day** - Up to three (3) days may be used by a grandparent to be with a daughter/daughter-in-law at the time of the birth of a baby. This time will be charged to sick leave.

TUITION & FEES DISCOUNTS:

Tuition and fees (book, activity, registration, transportation) discounts are based on the family’s Adjusted Gross Income (AGI) per their 2009 U. S. Individual Income Tax Return plus any housing allowance (i.e., Non-Taxable Income), according to the following schedule:

| AGI+non-taxable Income | 1st Child | 2nd Child | 3rd Child & Beyond | AGI+non-taxable Income | 1st Child | 2nd Child | 3rd Child & Beyond |
|------------------------|-----------|-----------|--------------------|------------------------|-----------|-----------|--------------------|
| 0 -48,949 | 100% | 100% | 100% | 54,550-57,349 | 75% | 85% | 85% |
| 48,950-50,349 | 95% | 100% | 100% | 57,350-60,149 | 70% | 80% | 80% |
| 50,350-51,749 | 90% | 97.5% | 97.5% | 60,150-62,949 | 65% | 75% | 75% |
| 51,750-53,149 | 85% | 95% | 95% | 62,950-65,749 | 60% | 70% | 70% |
| 53,150-54,549 | 80% | 90% | 90% | 65,750 & beyond | 50% | 60% | 60% |

To be eligible for the tuition discount the employee must work 50% (20 hrs.) or more of a full-time contract (40 hrs.). The schedule above represents the discount percentages for an employee working 40 hrs./wk. The above percentages will be prorated accordingly for those teaching between 20 – 40 hrs/wk. Employees must also provide a copy of the front page of their 2009 1040 (or, 1040A) which shows the AGI number to be used in this calculation. Employees with service at LMI/DCSS of 25 years & above will receive a discount of 100%. Employees with service at LMI/DCSS of 20-24 Years will receive a discount of 90%. However, where the above matrix yields a higher discount, the matrix will apply.

ARMSTRONG FAMILY ENDOWMENT FOR FACULTY AND STAFF:

The endowment grants are targeted at closing the “GAP” between family adjusted gross income (AGI) and a “livable income” budget based on family size. This benefit is open to all employees who work a minimum of 30 hours per week and who meet the grant criteria. Employees who believe they meet the grant criteria should obtain and complete pages 1 & 2 of the grant application form in order to make this assessment. AGI continues to be one of the key inputs to the calculation. Accordingly, your 2009 U.S. Individual Income Tax Return showing total AGI, plus select Non-Taxable Income items will need to be entered on the application form. Once the Human Resource office receives, checks, and totals all the applications, a calculation will be made to determine what percent of the “GAP” we may be able to close. Grant recipients may choose to take their stipends in three ways, or any combination of the three ways: (1) as fully taxable income, (2) as a cafeteria plan stipend, and/or (3) as fully taxable income in order to make additional tax sheltered annuity contributions. As stated in the endowment procedure, each year the livable budgets will be adjusted for inflation. (SS COLA). The Social Security has announced that there will be no COLA increase. Accordingly, for 2010 – 2011 the budgets have remained at the 2009 – 2010 levels as follows:

| | Single | Family |
|--|----------|----------|
| Employee with No Children..... | \$33,900 | \$49,900 |
| Employee with One Child | \$36,100 | \$51,800 |
| Employee with Two Children..... | \$37,900 | \$53,900 |
| Employee with Three Children..... | \$47,500 | \$56,100 |
| Employee with Four or more Children..... | \$49,500 | \$58,000 |

Grant applications are to be submitted to the Human Resources Office by Monday, May 24, 2010.