

NORFOLK
PUBLIC
SCHOOLS

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EMPLOYEE BENEFIT GUIDE

2026-2027

Welcome Message



Norfolk Public Schools has worked hard to put together a comprehensive benefits package for its employees. This employee benefits guide will give you important information to help you make informed decisions so you can do what is best for you and your family for the 2026-2027 school year.

Open enrollment takes place at the beginning of August. The benefits you elect during open enrollment will be effective from September 1st, 2026 through August 31, 2027.

Generally, benefit changes are limited to open enrollment. Exceptions to this would be if you have a Qualifying Life Event (marriage, death, divorce, birth, loss of other coverage), then you can make changes within 30 days.

Tricia Nathan &
Auni Strong
Payroll & Benefits

Medical

Blue Cross Blue Shield

NPS offers a dual choice health insurance option with Blue Cross Educators Health Alliance.

Certified staff must have a .4 FTE or higher to be eligible to participate. Certified staff hired prior to the 2025-2026 contract year are grandfathered in to a set \$11,428 benefit dollar/cash-in-lieu option. Certified staff hired for the 2025-2026 contract year and after, the District will cover set monthly premiums and no cash-in-lieu will be available.

Classified hourly staff must work 35+ hours a week. Staff hired prior to January 2017 are grandfathered in to a set benefit dollar/cash-in-lieu option. For Classified staff hired after January 2017, the district will pay 100% of a High Deductible Single Health/Single Dental plan. The district will contribute an additional \$250 a month for those needing more than single health coverage. Employees are responsible for the balance.

***NPS is considered a Large Employer in the eyes of the IRS. All full time employees must carry health insurance. If you choose not to enroll in health insurance through NPS, you must provide us with a copy of your current non-subsidized health insurance.

All Certified, Classified Salaried, and Nursing Staff Scan this QR Code or follow the link for [Rates](#)



Classified Hourly Staff hired after January 2017 Scan this QR Code or follow the link for [Rates](#)



Classified Hourly Staff hired prior to January 2017 Scan this QR Code or follow the link for [Rates](#)



If employees want dental coverage only and no health coverage, employees cover 100% of the premiums

<i>Monthly Premiums</i>	
<i>Dental Only</i>	<i>Employee Cost</i>
Employee	\$ 32.79
Employee + Spouse	\$ 68.81
Employee + Child(ren)	\$ 60.62
Family Dental	\$ 92.45

HSA vs FSA vs DCFSA

Health Savings Account (HSA)

If you are enrolled in the High Deductible Health Plan, you may enroll in a HSA. Your HSA can be used for qualified medical expenses for you, your spouse, and/or tax dependents.

A HSA is your money regardless of employment. NPS partners with Elkhorn Valley Bank and can be funded with pre-tax dollars as a payroll deduction.

Currently the IRS limits annual contributions to \$4,400 for an individual and \$8,750 for a family.

Healthcare Flex Spending Account (FSA)

An FSA is a way to pay for qualifying medical expenses with pre-tax dollars. An FSA is a “use it or lose it” type of account. Make sure you budget appropriately.

Currently the IRS allows you to contribute up to \$3,400 annually and you are allowed to pre-spend up to the amount you set your contracted contributions up for.

Omnify is NPS’s FSA provider and can be set up as a payroll deduction.

Dependent Care Flex Spending Account (DCFSA)

A Dependent Care FSA allows you to set aside pre-tax funds into a DCFSA for expenses associated with caring for elderly or child dependents. The DCFSA is also a “use it or lose it” type of account.

Currently you may contribute up to \$7,500 annually and can only be reimbursed for the total amount in your account.

Omnify is NPS’s DCFSA provider and can be set up as a payroll deduction.

Vision Insurance

The District offers EyeMed vision insurance through Blue Cross.

<i>Monthly Premiums</i>	
<i>EyeMed Vision</i>	<i>Employee Cost</i>
Employee	\$ 9.54
Employee + Spouse	\$ 18.27
Employee + Child(ren)	\$ 17.79
Family	\$ 26.85

Life Insurance

Basic Life: The District's term life insurance program is with National Insurance Services. Staff may purchase coverage equal to their salary rounded to the next highest thousand. The maximum amount purchased is \$100,000. This policy contains an accidental death and dismemberment provision. Guarantee issue at employment only. Will have to apply anytime afterwards. **The cost is \$0.16/\$1,000 of coverage.**

Supplemental Life: Supplemental Life insurance coverage is offered to employees in increments of \$10,000. Employees must carry Basic Life Insurance in order to participate in Supplemental Life. This coverage may also be elected for your spouse and children. **The cost for Supplemental Life is age banded. Ask Payroll for more information if interested.**

Cancer Insurance

Colonial Life offers a Group Cancer policy that provides benefits if the initial diagnosis of cancer or the performance of a cancer screening occurs while the policy is in force. Cost is \$10.70 for employee only and \$17.85 for family. A rider that pays a lump sum upon diagnosis may be purchased for an additional \$3.15 and \$5.25 respectively.

Critical Illness Insurance

Mutual of Omaha offers a critical illness policy that provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. Rates are age banded and based on amount of coverage elected.

403B and Roth Investments

Staff may contribute funds to either a 403(B) or a ROTH IRA as a payroll deduction. 403b Consultants is our third party administrator and helps us comply with IRS regulations. These investments would be outside of any NPERS contributions.

Disability Insurance

National Insurance Services disability insurance policy is available to purchase. It is guarantee issue at employment or you will have to apply anytime after. Policy benefits begin after use of accumulated sick leave. Cost is \$0.22 per \$100 of wage.

If approved, disability insurance helps cover lost wages for most illnesses, surgeries, and maternity leaves after all available paid leave has been exhausted.

Payroll & Benefits Contact Information

Contact	Phone	Email
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