



## Overview of Salary and Benefits for Idaho Educators

December 2, 2014

A sample of salaries for Idaho educators is provided below. Starting teacher salaries range from \$26,525 in Salmon to \$34,855 in Boise. Maximum teacher salaries range from \$49,867 in Salmon to \$64,242 in Boise. Charter school teacher salaries typically fall within this range.

Starting Salaries – Idaho Districts and Charter Schools		
District/Charter Name	Experience	Salary
Genessee	1 year + BA*	\$34,000
Boise	0 years + BA	\$34,855
Kimberly	0 years + BA	\$31,988
Lewiston	1 year + BA*	\$30,475
Bonneville	0 years + BA	\$32,068
Salmon	0 years + BA	\$26,525
North Star Charter School	1 year + BA*	\$31,048
White Pine Charter School	0 years + BA	\$33,360
Sage International	0 years + BA	\$31,110

\* In salary schedules, districts use either 1 year of experience and 0 years of experience to represent beginning teachers.

Maximum Salaries – Idaho Districts and Charter Schools		
District/Charter Name	Experience	Salary
Genessee	13+ years, MA + 45, ES/DR	\$58,535
Boise	16+ years, MA + 30	\$64,242
Kimberly	13+ years, MA + 36, ES/DR	\$51,017
Lewiston	13 + years, BA + 35, MA + 30	\$59,178
Bonneville	13 + years, MA + 36, ES/DR	\$54,235
Salmon	13 + years, BA + 57, MA + 18	\$49,867
North Star Charter School	14 + years, BA + 72, MA + 36	\$57,352
White Pine Charter School	13 + years, MA + 36, ES/DR	\$53,324
Sage International	13 + years, BA + 57, MA + 18	\$49,867

Idaho educators are eligible to participate in the Public Employee Retirement System of Idaho (PERSI). Until relatively recently, PERSI has been a traditional defined-benefit pension plan called the Base Plan. In 2001, PERSI began offering a less common defined-contribution 401(k) plan. Policy analysts who study pension plans in education suggest that 401(k) plans may be better suited to the fiscal environment and to the increased job mobility among younger generations.

In comparison, there is no vesting requirement for a 401(k), a retiree can begin to draw down funds without any tax penalties at 59.5 years of age, and benefits follow the employee wherever they go. Contributions, however, are at the discretion of the employee and employer.

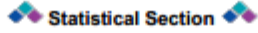

In comparison, to receive a pension through PERSI, a teacher must have been employed for at least 60 months (5 years). The retirement age is 65 and benefits are not portable outside of

Idaho. Contribution rates are set in rule and shared between employees (teachers) and employers (schools).

Public Employee Retirement System of Idaho Base Plan*		
	Employee Contributions – Teachers	Employer Contribution – Schools
2013 Actual Contribution	6.23 percent	10.39 percent
July 1, 2013 Expected Contribution	6.79 percent	11.32 percent
July 1, 2014 Expected Contribution	7.34 percent	12.24 percent
July 1, 2015 Expected Contribution	8.19 percent	13.64 percent

\* Teachers and “general” members (and their employers) have the same contribution rates; police and firefighters (and their employers) have slightly higher contribution rates but still participate in the state retirement system.

The following charts show average benefits paid to members of PERSI's Base Plan, a traditional pension plan that includes both teachers and employees of the State Department of Education. Interestingly, there is a dip in benefits between the fourth and fifth year of employment, creating a "cliff" that could potentially incentivize teachers to depart before hitting the five-year mark. There is also a significant peak in pension benefits between 29 and 30 years of service, creating an incentive for employees to meet the 30-year mark.

 **Statistical Section** 

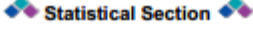

**Table 4a**  
**Average Benefit Payments – PERSI Base Plan**

<u>Retirement Effective Dates</u>	<u>Years Credited Service</u>						
	0-4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30+
<b>Period 7/1/03 to 6/30/04</b>							
Average monthly benefit	\$533	\$281	\$598	\$991	\$1,565	\$2,379	\$3,333
Average final average salary	\$1,754	\$1,790	\$2,328	\$2,766	\$3,199	\$3,882	\$4,402
Number of retired members	81	299	229	243	255	296	368
<b>Period 7/1/04 to 6/30/05</b>							
Average monthly benefit	\$486	\$336	\$655	\$1,019	\$1,633	\$2,281	\$3,220
Average final average salary	\$1,889	\$2,066	\$2,503	\$2,935	\$3,346	\$3,823	\$4,431
Number of retired members	72	292	287	271	264	283	405
<b>Period 7/1/05 to 6/30/06</b>							
Average monthly benefit	\$456	\$292	\$634	\$1,011	\$1,449	\$2,228	\$3,167
Average final average salary	\$1,382	\$1,870	\$2,448	\$2,964	\$3,308	\$3,845	\$4,459
Number of retired members	80	291	289	291	274	332	445
<b>Period 7/1/06 to 6/30/07</b>							
Average monthly benefit	\$343	\$328	\$621	\$964	\$1,529	\$2,242	\$3,136
Average final average salary	\$1,893	\$2,270	\$2,515	\$2,963	\$3,532	\$4,019	\$4,611
Number of retired members	58	329	303	307	282	318	460
<b>Period 7/1/07 to 6/30/08</b>							
Average monthly benefit	\$432	\$331	\$619	\$1,029	\$1,555	\$2,228	\$3,029
Average final average salary	\$1,665	\$2,176	\$2,672	\$3,172	\$3,673	\$5,549	\$4,570
Number of retired members	49	291	268	290	295	309	489
<b>Period 7/1/08 to 6/30/09</b>							
Average monthly benefit	\$589	\$339	\$646	\$1,079	\$1,508	\$2,281	\$3,121
Average final average salary	\$2,157	\$2,339	\$2,630	\$3,319	\$3,625	\$4,174	\$4,760
Number of retired members	67	319	274	318	290	345	482
<b>Period 7/1/09 to 6/30/10</b>							
Average monthly benefit	\$388	\$330	\$648	\$990	\$1,481	\$2,290	\$3,197
Average final average salary	\$1,475	\$2,355	\$2,743	\$3,067	\$3,628	\$4,231	\$4,809
Number of retired members	43	306	295	340	333	343	506
<b>Period 7/1/10 to 6/30/11</b>							
Average monthly benefit	\$474	\$366	\$654	\$1,044	\$1,539	\$2,358	\$3,271
Average final average salary	\$1,956	\$2,552	\$2,786	\$3,239	\$3,713	\$4,385	\$4,854
Number of retired members	53	403	329	365	356	382	581
<b>Period 7/1/11 to 6/30/12</b>							
Average monthly benefit	\$419	\$369	\$662	\$1,096	\$1,591	\$2,363	\$3,279
Average final average salary	\$1,568	\$2,445	\$2,818	\$3,286	\$3,778	\$4,283	\$4,789
Number of retired members	61	440	348	376	406	405	530
<b>Period 7/1/12 to 6/30/13</b>							
Average monthly benefit	\$535	\$365	\$688	\$1,102	\$1,577	\$2,413	\$3,351
Average final average salary	\$2,482	\$2,408	\$2,888	\$3,303	\$3,725	\$4,421	\$4,933
Number of retired members	58	475	404	381	406	391	496

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Source: PERSI. "2013 Comprehensive Annual Report." Accessed December 1, 2014.  
<http://www.persi.idaho.gov/documents/investments/FY13/AR-FY2013.pdf>

There are very few cases of individuals who are retired under the relatively recent 401(k) plan. As a result, it may not be a large enough sample to identify overall trends. Roughly speaking, however, these numbers show a more consistent benefit over time and between years of service. Payments are also significantly lower than those for the Base Plan.

 Statistical Section 

**Table 4c**  
**Average Benefit Payments – PERSI Choice Plan**

<u>Retirement Effective Dates</u>	<u>Years of Service</u>						
	0 - 4*	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30+
Period 7/1/04 to 6/30/05							
Average monthly benefit		\$1,000	\$275	\$537	\$585		\$538
Number of retired members		1	2	3	2		6
Period 7/1/05 to 6/30/06							
Average monthly benefit		\$139	\$1,000	\$1,000	\$1,964	\$750	\$698
Number of retired members		1	1	1	4	2	6
Period 7/1/06 to 6/30/07							
Average monthly benefit			\$150	\$425	\$409	\$616	\$648
Number of retired members			2	2	2	4	4
Period 7/1/07 to 6/30/08							
Average monthly benefit		\$1,788	\$278	\$600	\$675	\$300	\$756
Number of retired members		2	2	2	2	1	8
Period 7/1/08 to 6/30/09							
Average monthly benefit		\$525		\$452	\$542	\$817	\$360
Number of retired members		3	0	8	7	3	10
Period 7/1/09 to 6/30/10							
Average monthly benefit	\$445	\$1,063	\$285	\$566	\$729	\$642	\$529
Number of retired members	1	7	7	19	11	8	28
Period 7/1/10 to 6/30/11							
Average monthly benefit	\$445	\$913	\$378	\$511	\$794	\$621	\$674
Number of retired members	1	11	11	25	17	14	38
Period 7/1/11 to 6/30/12							
Average monthly benefit	\$850	\$525	\$425	\$514	\$534	\$489	\$588
Number of retired members	1	12	14	30	12	13	37
Period 7/1/12 to 6/30/13							
Average monthly benefit	\$820	\$456	\$515	\$554	\$480	\$683	\$644
Number of retired members	2	14	14	27	22	17	44

Plan inception was February 1, 2001

*Average final average salary data not applicable for this defined contribution plan. The average monthly benefit is determined by the retiree and can vary significantly based on the number of months the retiree chooses to receive payments.*

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Source: PERSI. "2013 Comprehensive Annual Report." Accessed December 1, 2014.  
<http://www.persi.idaho.gov/documents/investments/FY13/AR-FY2013.pdf>

Other benefits, such as health care, are also significant drivers of employment decisions. Below is a summary of the benefits offered by a sample of Idaho districts.

Benefits – Idaho Districts				
District Name	Medical	FSA/HSA	Dental	Life/Other
Genessee	Regence BlueShield of Idaho	Access to Flexible Spending Accounts and Health Savings Accounts, reduced medical deductibles through a partnership with Health Equity.	Delta Dental of Idaho or Willamette Dental	
Boise	Regence BlueShield of Idaho – no cost to employee, spouse and dependents for additional premium. Vision coverage provided through Vision Service Plan.	FSA - \$5,000 maximum employee contribution, personal or dependents	Provided to employee at no cost – Delta Dental of Idaho or Willamette Dental	\$50,000 life insurance policy, in addition to PERSI (required), BIRD employees may participate in 401(k), 403(b) and 457(b) plans.
Lewiston	Complete health care – major medical up to \$250,000 in the employee’s selected enrollment category (employee only, employee and one child, employee and children, employee and spouse, full family) – board pays 80 percent dependent coverage	Section 125 Plan offered	Limited dental coverage and optical services in the employee’s selected enrollment category (employee only, employee and one child, employee and children, employee and spouse, full family) – board pays 80 percent dependent coverage	\$20,000 group life insurance policy and \$20,000 accidental death and dismemberment policy provided by the board
Bonneville	Blue Cross of Idaho – Employee – May elect to cover spouse and eligible dependents at additional cost (if employee is the primary policy holder)	FSA- \$2,500 maximum contribution	Blue Cross of Idaho, Willamette Dental – Employee – May elect to cover spouse and eligible dependents at additional cost (if employee is primary policy holder)	Optional life insurance policy
Salmon	Single employee medical insurance provided at no cost to teacher – may purchase insurance for family members – up to 15 percent may opt out if covered under an outside plan	“Tax sheltered” plan for medical costs will be provided if at least 12 employees participate		Teachers and one adult (nonstudent) guest will receive passes to district events (sporting events, concerts, etc.)

Sources:

Genesee Joint School District #282 Salary Schedule:

[http://www.genesee.k12.id.us/employment/assets/1314\\_cert\\_salary.pdf](http://www.genesee.k12.id.us/employment/assets/1314_cert_salary.pdf)

- Benefits: <http://www.genesee.k12.id.us/employment/benefits.html>

Independent School District of Boise City Salary Schedule:

<http://www.boiseschools.org/modules/groups/homepagefiles/cms/2386916/File/HRDocs/14-15%20Salary%20Schedules/2014-2015%20Certified%205.22.14.pdf?2e8afa&2e8afa&sessionid=9f36fab3786db41b7fc5d65feac271f>

- Medical, Dental, Vision:  
<http://school.boiseschools.org/modules/cms/pages.phtml?pageid=251693&sessionid=9f36fab3786db41b7fc5d65feac2271f&sessionid=9f36fab3786db41b7fc5d65feac2271f>
- Financial:  
<http://school.boiseschools.org/modules/cms/pages.phtml?pageid=251723&sessionid=9f36fab3786db41b7fc5d65feac2271f&sessionid=9f36fab3786db41b7fc5d65feac2271f>
- Flexible Spending Account:  
<http://school.boiseschools.org/modules/cms/pages.phtml?pageid=306420&sessionid=9f36fab3786db41b7fc5d65feac2271f&sessionid=9f36fab3786db41b7fc5d65feac2271f>
- Other Benefits:  
<http://school.boiseschools.org/modules/cms/pages.phtml?pageid=251731&sessionid=9f36fab3786db41b7fc5d65feac2271f&sessionid=9f36fab3786db41b7fc5d65feac2271f>

Kimberly School District #414 Salary Schedule:

[http://www.kimberly.edu/images/KSD/Employment\\_Opportunities/FY15\\_Certified\\_no\\_index-approved.pdf](http://www.kimberly.edu/images/KSD/Employment_Opportunities/FY15_Certified_no_index-approved.pdf)

Lewiston, ID Independent School District No. 1 – Agreement between Lewiston Education Association and Independent School District No. 1:

<http://www.lewistonschools.net/ContractsAgreements/LEAAgreement.pdf>

- Article VI: Insurance Provisions and Other Fringe Benefits:  
<http://www.lewistonschools.net/ContractsAgreements/LEAAgreement.pdf>

Bonneville Joint School District No. 93 Salary Schedule:

[http://www.d93schools.org/files/\\_3GCdx\\_/554a25be3d96c97f3745a49013852ec4/2014-2015\\_Certified\\_Salary\\_Schedule.pdf](http://www.d93schools.org/files/_3GCdx_/554a25be3d96c97f3745a49013852ec4/2014-2015_Certified_Salary_Schedule.pdf)

- Medical Benefits:  
[http://www.d93schools.org/pages/Bonneville/Human\\_Resources/Benefit\\_Documents/Medical\\_Benefits](http://www.d93schools.org/pages/Bonneville/Human_Resources/Benefit_Documents/Medical_Benefits)
- Prescription Benefits:  
[http://www.d93schools.org/pages/Bonneville/Human\\_Resources/Benefit\\_Documents/Prescription\\_RX\\_Benefits](http://www.d93schools.org/pages/Bonneville/Human_Resources/Benefit_Documents/Prescription_RX_Benefits)
- Medical and Dental Premiums:  
[http://www.d93schools.org/files/\\_2LCTu\\_/df5ecb8101524d733745a49013852ec4/2014-2015\\_Premium\\_Rate\\_Sheet.pdf](http://www.d93schools.org/files/_2LCTu_/df5ecb8101524d733745a49013852ec4/2014-2015_Premium_Rate_Sheet.pdf)
- Dental Benefits:  
[http://www.d93schools.org/pages/Bonneville/Human\\_Resources/Benefit\\_Documents/Dental\\_Benefits](http://www.d93schools.org/pages/Bonneville/Human_Resources/Benefit_Documents/Dental_Benefits)
- Vision Benefits:

- [http://www.d93schools.org/pages/Bonneville/Human\\_Resources/Benefit\\_Documents/Vision\\_Benefits](http://www.d93schools.org/pages/Bonneville/Human_Resources/Benefit_Documents/Vision_Benefits)
- Life Insurance Brochure:  
[http://www.d93schools.org/files/\\_2cL73\\_/829547d258c4655d3745a49013852ec4/NCPE\\_RS\\_Brochure.pdf](http://www.d93schools.org/files/_2cL73_/829547d258c4655d3745a49013852ec4/NCPE_RS_Brochure.pdf)
- Life Insurance Rates:  
[http://www.d93schools.org/files/\\_2cL5v\\_/480f2f863923c54d3745a49013852ec4/NCPE\\_RS\\_Rates.pdf](http://www.d93schools.org/files/_2cL5v_/480f2f863923c54d3745a49013852ec4/NCPE_RS_Rates.pdf)
- FSA Description:  
[http://www.d93schools.org/files/\\_uBIWe\\_/8b8c3efee5dd87413745a49013852ec4/Summary\\_Plan\\_Description.pdf](http://www.d93schools.org/files/_uBIWe_/8b8c3efee5dd87413745a49013852ec4/Summary_Plan_Description.pdf)

Professional Agreement between the Salmon Education Association and the Salmon School District #291 (Appendix A1, Salmon School District Salary Schedule, p. 13-14 Fringe Benefits):  
[http://www.salmonschools.com/Professional\\_Agreement\\_2014\\_2015.pdf](http://www.salmonschools.com/Professional_Agreement_2014_2015.pdf)

North Star Charter School Salary Schedule:  
<http://www.northstarcharter.org/wp-content/uploads/2012/11/2014-2015-SALARY-SCHEDULE.pdf>

White Pine Charter School Salary Schedule:  
<http://whitepinecharterschool.org/uploads/School%20Financials/2014-2015%20salary%20schedule%20-%20approved%205-12-14.pdf>

Sage International School Salary Schedule:  
[http://www.sageinternationalschool.org/downloads/forms/Salary\\_Schedule\\_2013-2014.pdf](http://www.sageinternationalschool.org/downloads/forms/Salary_Schedule_2013-2014.pdf)

PERSI – Public Employee Retirement System of Idaho – 2013 Comprehensive Annual Financial Report: <http://www.persi.idaho.gov/documents/investments/FY13/AR-FY2013.pdf>

PERSI – Member Handbook:  
[http://www.persi.idaho.gov/handbook/PERSI\\_Member\\_Handbook.pdf](http://www.persi.idaho.gov/handbook/PERSI_Member_Handbook.pdf)