

# TEACHERS 2020-2021

The amount listed below will be available for each eligible employee to distribute as he/she designates among benefits or cash. Those eligible for benefits must enroll in at least single health coverage, fifty thousand (\$50,000) life insurance and long term disability. Eligible employees may "opt out" of enrolling in at least single health coverage by providing proof of insurance to HR. A teacher electing to "opt out" will not receive the amount listed below to distribute among benefits. However, a teacher electing to "opt out" will receive a \$50,000 life insurance policy and Long Term Disability (LTD) policy paid by the district.

Per Month	\$750.00
Per Year	\$9,000.00

When an employee and his/her spouse are both employees of the district, they may pool their district insurance contributions with the following stipulations:

- \*Both must participate in the district health insurance plan, if qualified, and maintain two single, single +1, or a family contract.
- \*Both must participate in district group life and LTD insurance plans.
- \*Any balance remaining shall be applied toward additional coverage or cash.

## HEALTH INSURANCE

		<b>OPEN ACCESS</b> <u>Cost per Month</u>	<b>ACHIEVE NETWORK</b> <u>Cost per Month</u>
<b>\$40 Co-Pay</b>			
	Single	\$704.62	\$668.68
	Single +1	\$1,409.24	\$1,337.34
	Family	\$1,750.08	\$1,660.80
<b>\$1,500 Deductible</b>			
	Single	\$554.06	\$525.70
	Single +1	\$1,108.12	\$1,051.60
	Family	\$1,376.14	\$1,305.94
<b>\$2,800 Deductible</b>			
	Single	\$518.74	\$492.28
	Single +1	\$1,037.46	\$984.54
	Family	\$1,288.42	\$1,222.68

## DENTAL INSURANCE

	<u>Cost per Month</u>
Single	\$38.22
Single +1	\$76.46
Family	\$125.62

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## GROUP LIFE AND AD&D

The district shall offer a group life insurance policy in the amount listed below for each benefit eligible employee. You must enroll in fifty thousand (\$50,000) of coverage.

Policy Amount	Cost per Month
\$50,000	\$1.60

Accidental death and dismemberment (AD&D) insurance would pay an additional benefit, up to the amount of your life benefit, if you suffer a covered loss due to an accidental injury. The per month cost is listed below.

Policy Amount	Cost per Month
\$50,000	\$0.50

## LONG TERM DISABILITY (LTD)

The district shall provide a long term disability insurance program for eligible employees. The full premium will be paid by the employee. The LTD policy will be at 66.66% of the employee's monthly salary after a 60 day waiting period.

## RETIREMENT BENEFITS

### Teachers Retirement Association (TRA)

Dist. Contribution	8.13%
Emp. Contribution	7.50%

### Deferred Compensation (403(b)/457 Accounts)

Years of Service	Annual Dist. Match
Tenured - 9	\$550.00
Beginning 10-18	\$770.00
Beginning 19+	\$990.00