

TEACHERS - 10 MONTH (HIRED & WORKING SEPT - JUNE) 2021-2022

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 | \$900.00 |
| 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

| | | OPEN ACCESS | ACHIEVE NETWORK |
|---------------------------|-----------|-----------------------|------------------------|
| | | Cost per Month | Cost per Month |
| \$40 Co-Pay | | | |
| | Single | \$725.76 | \$688.74 |
| | Single +1 | \$1,451.52 | \$1,377.46 |
| | Family | \$1,802.58 | \$1,710.62 |
| \$1,500 Deductible | | | |
| | Single | \$570.68 | \$541.48 |
| | Single +1 | \$1,141.36 | \$1,083.16 |
| | Family | \$1,417.42 | \$1,345.12 |
| \$2,800 Deductible | | | |
| | Single | \$534.30 | \$507.06 |
| | Single +1 | \$1,068.58 | \$1,014.08 |
| | Family | \$1,327.08 | \$1,259.36 |

DENTAL INSURANCE

| | Cost per Month |
|-----------|-----------------------|
| 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 | 8.34% |
| 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 |