

TEACHERS

2022-2023

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	\$766.67
Per Year	\$9,200.00

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 Cost per <u>Month</u>	ACHIEVE NETWORK Cost per <u>Month</u>
\$40 Co-Pay			
	Single	\$754.80	\$716.30
	Single +1	\$1,509.58	\$1,432.56
	Family	\$1,874.68	\$1,779.04
\$1,500 Deductible			
	Single	\$593.52	\$563.14
	Single +1	\$1,187.00	\$1,126.50
	Family	\$1,474.12	\$1,398.92
\$2,800 Deductible			
	Single	\$555.68	\$527.34
	Single +1	\$1,111.32	\$1,054.64
	Family	\$1,380.16	\$1,309.74

DENTAL INSURANCE

	Cost per Month
Single	\$38.22
Single +1	\$76.46
Family	\$125.62

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VISION INSURANCE

	<u>Cost per Month</u>
Single	\$5.39
Single +1	\$10.24
Family	\$15.04

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.

<u>Policy Amount</u>	<u>Cost per Month</u>
\$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.

<u>Policy Amount</u>	<u>Cost per Month</u>
\$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	8.55%
Emp. Contribution	7.50%

Deferred Compensation (403(b)/457 Accounts)

<u>Years of Service</u>	<u>Annual Dist. Match</u>
Tenured - 9	\$604.00
Beginning 10-18	\$824.00
Beginning 19+	\$1,044.00