

TEACHERS 2024-2025

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	\$808.33
Per Year	\$9,700.00

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 <u>Month</u>	Cost per <u>Month</u>
\$40 Co-Pay		
Single	\$892.00	\$846.00
Single +1	\$1,783.00	\$1,692.00
Family	\$2,215.00	\$2,102.00
\$1,500 Deductible		
Single	\$701.00	\$665.00
Single +1	\$1,402.00	\$1,331.00
Family	\$1,742.00	\$1,653.00
\$3,200 Deductible		
Single	\$656.00	\$623.00
Single +1	\$1,313.00	\$1,246.00
Family	\$1,631.00	\$1,547.00

DENTAL INSURANCE

	Cost per <u>Month</u>
Single	\$43.00
Single +1	\$86.00
Family	\$142.00

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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	8.75%
Emp. Contribution	7.75%

Deferred Compensation (403(b)/457 Accounts)

<u>Years of Service</u>	<u>Annual Dist. Match</u>
DOH - Year 9	\$1,004.00
Beginning 10-18	\$1,224.00
Beginning 19+	\$1,444.00