



**Insurance Benefits Information**

**HEALTH INSURANCE** is with BLUE CROSS BLUE SHIELD OF LOUISIANA (BCBSLA) [www.bcbsla.com](http://www.bcbsla.com)

It is offered to all Full Time Employees at the time of employment and annually during open enrollment. It is a PPO Network Plan that includes a \$20.00 copay for Primary Care and Physical Therapy visits and \$40.00 copay for Specialists visits. There is no charge for Preventive Care Visits. Prescription medication coverage (retail) is no deductible plan with copays of \$15.00 for generic, \$25.00 for formulary, and \$40.00 for non-formulary.

	Monthly Premium	Board Contributions	Monthly Cost to Employee
Employee Only	\$905.28	\$800.80	\$104.48
Employee & 1 Dependent	\$1,728.87	\$1,429.28	\$299.59
Employee & 2 + Dependents	\$2,434.48	\$1,943.17	\$491.31

**DENTAL INSURANCE/VISION INSURANCE**

Eligible for enrollment at time of employment and annually for open enrollment

DINA DENTAL Group# L68395-D		UNUM VISION Group# SJP1204	
Employee Only	\$34.56 monthly	Employee Only	\$8.34 monthly
Employee + One	\$83.60 monthly	Employee and Spouse	\$16.68 monthly
Employee + Family	\$108.40 monthly	Employee and Children	\$14.43 monthly
*Plan is for any dentist		Employee and Family	\$22.76 monthly
*Annual Benefit – Per Person \$2,000.00			
Clements Insurance Services, Inc. – 17913 Heritage Estates Drive – Baton Rouge, LA 70810 – 1-877-345-3956			

**DISABILITY INSURANCE COMPANY**

Must enroll within 60 days of employment or during open enrollment

UNUM/ Detillier Financial Advisors, LLC
10900 Highway 3125 Suite A – Litcher, LA 70071
225-869-1776 1-800-336-1572

**OTHER INSURANCE OPTIONS**

Must enroll during open enrollment

American Heritage Cancer Insurance Detillier Financial Advisors, LLC 225-869-1776	NTA – National Teachers Association Cancer and Intensive Care Insurance 1-888-671-6771 972-532-2190
Boston Mutual Accident/Critical Illness and Life Insurance Clements Insurance Services, Inc. - 1-877-345-3956	National Benefit Services - Flexible Spending Account <i>(Enrollment available at time of hire)</i> Detillier Financial Advisors, LLC 225-869-1776



**Life and Accidental Death and Dismemberment (AD&D) Insurance**

Group Policy underwritten by Sun Life Financial.

**Basic Employee Life / AD&D** - Automatically provided to all employees. *(Employer Paid)*

Life Benefit: \$10,000

AD&D Benefit: \$10,000

**Basic Dependent Life** - \$0.46/month premium covers multiple dependents *(Employee Paid)*

Dependent Coverage:

Spouse: \$500

Children: \$500

**Supplemental Life and Accidental Death and Dismemberment (AD&D)**

Class	Definition of Class	Employee Life/AD&D Coverage	Dependent Spouse Life	Dependent Children
Class 2	Principal, Assistant Principals, Supervisory Personnel	\$45,000	\$10,000, \$15,000, or \$20,000	\$5,000 or \$10,000
Class 3	Instructional Employees	\$35,000	\$10,000, \$15,000, or \$20,000	\$5,000 or \$10,000
Class 4	All Other Employees	\$30,000	\$10,000, \$15,000, or \$20,000	\$5,000 or \$10,000

**Rates per Monthly Pay Period According to Age** (Employer pays 50% - Employee portion listed below)

Class	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
2	\$3.06	\$5.33	\$6.10	\$6.86	\$7.65	\$16.79	\$20.59	\$38.90	\$41.77	\$52.64
3	\$2.38	\$4.15	\$4.74	\$5.34	\$5.95	\$13.06	\$16.01	\$30.26	\$32.48	\$40.94
4	\$2.04	\$3.56	\$4.07	\$4.58	\$5.10	\$11.19	\$13.73	\$25.94	\$27.84	\$35.09

- Life volume coverages reduce to 75% at age 65 and 50% at age 70.
- All late applications (applying 31 days after becoming eligible) require medical underwriting approval.

**Spouse Life Monthly Premiums**

Coverage	Premium
\$10,000	\$6.20
\$15,000	\$9.30
\$20,000	\$12.40

**Child Life Monthly Premiums**

Coverage	Premium	One premium covers all eligible children
\$5,000	\$2.10	
\$10,000	\$4.20	

\*Child coverage is effective from 14 days through age 24.

Employee pays 100% of Spouse and Children Coverages.