

TEACHERS 2025-2026

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

	<u>OPEN ACCESS</u> Cost per Month	<u>ACHIEVE NETWORK</u> Cost per Month
\$40 Co-Pay		
Single	\$1,070.00	\$1,015.00
Single +1	\$2,140.00	\$2,030.00
Family	\$2,658.00	\$2,522.00
\$1,500 Deductible		
Single	\$841.00	\$798.00
Single +1	\$1,682.00	\$1,597.00
Family	\$2,090.00	\$1,984.00
\$3,300 Deductible		
Single	\$787.00	\$748.00
Single +1	\$1,576.00	\$1,495.00
Family	\$1,957.00	\$1,856.00

DENTAL INSURANCE

	<u>Cost per Month</u>
Single	\$47.00
Single +1	\$94.00
Family	\$155.00

VISION INSURANCE

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

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HOSPITAL INDEMNITY

Cost per Month

Employee	\$10.18
EE + Spouse	\$17.23
EE + Child	\$14.29
EE + Family	\$25.54

ACCIDENT INSURANCE

Cost per Month

Employee	\$7.45
EE + Spouse	\$12.41
EE + Child	\$15.79
EE + Family	\$20.77

CRITICAL ILLNESS

Critical Illness insurance is offered to Employee (\$10,000, \$20,000 or \$30,000), Spouse (\$5,000, \$10,000, \$15,000 or \$20,000) at a cost based on age. Child Critical Illness may be purchased at 50% of employee amount at no cost to Employee.

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	\$1.50

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	9.50%
Emp. Contribution	8.00%

Deferred Compensation (403(b)/457 Accounts)

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