



LAKE WORTH INDEPENDENT SCHOOL DISTRICT


2025-2026 Insurance Policies


Monthly Rates paid by Employee **(already includes district contribution)**

Plan	Employee Only <small>Exempt/Non-Exempt</small>	Employee + Spouse <small>Exempt/Non-Exempt</small>	Employee + Children <small>Exempt/Non-Exempt</small>	Employee + Family <small>Exempt/Non-Exempt</small>	
MEDICAL INSURANCE					
	ActiveCare Primary	\$254/\$151	\$1196/\$1093	\$642/\$539	\$1584/\$1481
	ActiveCare 1HD [PPO]	\$270/\$167	\$1239/\$1136	\$669/\$566	\$1638/\$1535
	ActiveCare Primary+	\$350/\$247	\$1390/\$1287	\$805/\$702	\$1845/\$1742
	* ActiveCare 2 [PPO] <small>(Grandfathered Plan)</small>	\$713/\$610	\$2102/\$1999	\$1207/\$1104	\$2541/\$2438
<small>**If enrolled in the ActiveCare 1HD plan, you may want to consider the Health Savings Account. **</small>					


	Employee Only	Employee + Spouse	Employee + Children	Employee + Family	
HOSPITAL INDEMNITY					
	Option 3 Vol \$1,000	\$ 13.17	\$ 27.22	\$ 18.90	\$ 30.57
	Option 4 Vol \$ 2,000	\$ 26.35	\$ 54.44	\$ 37.79	\$ 61.13


Recuro (Telehealth) Provides 24/7/235 access to board-certified doctors via telephone paid by LWISD for all active employees + family.


	Employee Only	Employee + Spouse	Employee + Children	Employee + Family	
DENTAL					
	PPO High Option	\$ 39.45	\$ 91.80	\$ 82.94	\$ 132.25
	PPO Low Option	\$ 17.00	\$ 38.82	\$ 39.18	\$ 61.02

	Employee Only	Employee + Spouse	Employee + Children	Employee + Family	
ACCIDENT					
	Low Plan	\$ 11.48	\$ 17.95	\$ 19.50	\$ 30.48
	High Plan	\$ 15.94	\$ 24.71	\$ 26.59	\$ 41.65


	Employee Only	Employee + Spouse	Employee + Children	Employee + Family	
VISION					
	Superior	\$ 8.45	\$ 13.51	\$ 13.79	\$ 22.24

DISABILITY				
	14 - 180 Consecutive days of total disability	5 Elimination Periods available. Policies starting as low as \$ 2.62 per month.		<small>*number of days indicate the amount of time you will have to be out of work before benefits begin. (Ex. 14/14 = 2 weeks, 180/180 = 6 months. The 14 and 30 day plans have waivers if you are admitted to the hospital for 24 hours or more you can file a claim immediately.)</small>


LIFE INSURANCE				
\$50,000.00 Basic Life paid by LWISD for all active employees.				
	Basic Life	Voluntary Life - \$50,000 policy per employee. Rate decreases 50% at age 70.		
	Employee and Spouse	Spouse - Voluntary life policies starting as low as \$2.20/mo.		
	Child(ren)	\$10,000.00 policy for \$1.50 per month (one price- no limit to # of children on policy)		



TERM LIFE INSURANCE				
	Employee and Spouse	Term Life Insurance with Terminal Illness coverage to age 100		
	Child(ren)	Policies available starting as low as \$ 7.56 per month		

CRITICAL ILLNESS				
	Rates vary depending on age			
	WITH CANCER			

GROUND/AIR AMBULANCE				
	Medical Transport	Platinum		Emergent Plus
		\$ 39.00		\$14.00

IDENTITY THEFT INSURANCE					
	Base Plan	Employee Only	\$ 7.95	Employee + Family	\$ 14.95
	Platinum Plan	Employee Only	\$ 11.95	Employee + Family	\$ 22.95

FLEXIBLE SPENDING ACCOUNTS				
	Healthcare	Annual Contribution \$ 3,300.00		
	Dependent Care	Annual Contribution \$ 5,000.00 single or \$ 2,500.00 if separate accounts or if married and filing separate tax returns		

	Health Savings Account			*over 55 increase by \$1,000 per plan	
	Individual			Annual Contribution \$4400.00	
	Family		Annual Contribution \$8750.00		

403(b) Retirement: Employees can start voluntary retirement annuity accounts to be deducted from regular payrolls.

For more information, please visit the LWISD Benefits Page [<http://www.mybenefitshub.com/lakeworthisd>] or contact Shelley Miller, HR/Payroll Mgr. at (817) 306-4200 Ext. 1047, email shmiller@lwisd.org

2025-2026 Benefits provided by Lake Worth ISD

Benefit	Description
	<p>Medical Insurance</p> <p>Plans are available from TRS ActiveCare. LWISD contributes \$300.00 per month for Exempt employees and \$403.00 for Non-Exempt employees enrolled.</p>
	<p>Employer Paid Life Insurance</p> <p>LWISD pays for a \$50,000 policy for all employees at no cost through Lincoln insurance.</p>
	<p>Employer Paid Telehealth</p> <p>Recuro provides 24/7/365 access to board-certified doctors via telephone or video consultation at no charge for you and your dependents. No Health Insurance Enrollment is required. Subject to cost of prescription if needed. Work/School notes provided upon request.</p>
	<p>Bereavement Leave</p> <p>3 paid days with documentation. [immediate family only]</p>
	<p>Paid Time Off</p> <p>Sick/Personal Leave 5 State Days 5 Local Days</p>
	<p>Sick Leave Bank (up to 30 days)</p> <p>Employees who join must contribute 1 local day per year. If employee or immediate family member has a catastrophic qualification, you may apply through the HR Director.</p>
	<p>Employee Assistance Program</p> <p>Lincoln provides confidential support, resources and information for personal and work-life issues, at no cost for you and your dependents.</p>
	<p>403(b) Retirement Plan</p> <p>Tax-Deferred growth, investment options, flexibility: start, stop, and adjust your contributions throughout the year.</p>
	<p>Perfect Attendance Stipend</p> <p>Incentive of \$ 500.00 per semester for Campus Teachers, Paraprofessionals, Bus Drivers, Bus Monitors, Bus Mechanics and Maintenance.</p>
	<p>Referral Incentive Stipend</p> <p>LWISD employees may receive the following referral stipends: \$500 Classroom Teacher, \$100 Bus Monitor, and \$250 Bus Driver. (*Referral incentive payable to current employees. Returning staff only. Hiring managers are ineligible)</p>