

# TEACHERS - 10 MONTH (HIRED & WORKING SEPT - JUNE) 2026-2027

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	\$1,195.00
Per Year	\$11,950.00

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

		<b>AWARE</b> <b>Cost per Month</b>	<b>HIGH VALUE</b> <b>Cost per Month</b>
<b>\$1,500 Deductible</b>			
	Single	\$931.13	\$853.55
	Employee+Child(ren)	\$2,001.47	\$1,838.54
	Single + Spouse	\$2,098.77	\$1,928.08
	Family	\$3,169.09	\$2,913.05
<b>\$3,500 Deductible</b>			
	Single	\$783.91	\$719.21
	Employee+Child(ren)	\$1,692.30	\$1,556.45
	Single + Spouse	\$1,774.88	\$1,632.56
	Family	\$2,683.26	\$2,469.77
<b>\$6,500 Deductible</b>			
	Single	\$676.33	\$620.91
	Employee+Child(ren)	\$1,466.38	\$1,350.00
	Single + Spouse	\$1,538.20	\$1,416.36
	Family	\$2,328.24	\$2,145.36

## DENTAL INSURANCE

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

## VISION INSURANCE

	<b>Cost per Month</b>
Single	\$5.80
Single +1	\$11.02
Family	\$16.18

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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	\$1,400.00
Beginning 19+	\$1,675.00