

TRADES 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.

Per Month	\$833.33
Per Year	\$10,000.00

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.
- *Any balance remaining shall be applied toward additional coverage or cash.

HEALTH INSURANCE

		AWARE Cost per Month	HIGH VALUE Cost per Month
\$1,500 Deductible			
	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
\$3,500 Deductible			
	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
\$6,500 Deductible			
	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

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

VISION INSURANCE

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

HOSPITAL INDEMNITY

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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 provide a group life insurance policy in the amount listed below for each benefit eligible employee.
\$100,000

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.
\$1.00

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 district. The LTD policy will be at 66.66% of the employee's monthly salary after a 60 day waiting period.

RETIREMENT BENEFITS

Public Employees Retirement Association (PERA)

Dist. Contribution	7.50%
Emp. Contribution	6.50%

Deferred Compensation (403(b)/457 Accounts)

Years of Service	Annual Dist. Match
Beginning 3 - 10	\$1,495.00
Beginning 11+	\$2,245.00