

LET'S TALK ABOUT YOUR 2027 BENEFITS

Worthington City Schools



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This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to, provide legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Benefits Overview

Worthington City Schools is proud to offer a comprehensive benefits package to eligible employees. The complete benefits package is briefly summarized in this booklet. Plan summary booklets are available online at the link below:

https://www.worthington.k12.oh.us/departments/financial-services/staff-benefits-2027

These summaries provide more detailed information about each of these programs, as well as dependent eligibility.

You share the costs of some benefits (medical, dental and vision), and Worthington City Schools provides Life/Accidental Death & Dismemberment, and an Employee Assistance Program at no cost to you. In addition, there are supplemental benefits with reasonable group rates that you can purchase through payroll deductions.

Benefits Offered

- Medical
- Dental
- Vision
- Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance
- Supplemental Life and AD&D Insurance
- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Employee Assistance Program
- Accident, Disability, Cancer, Critical Illness, Hospital Indemnity & Life through American Fidelity

Eligibility

You and your dependents are eligible for Worthington City Schools benefits on the first of the month coinciding with or following your date of hire.

Elections made at the time of hire or during open enrollment will remain in place until the end of the calendar year of the benefit effective date. If you experience a qualifying event, you have 30 days from the date of the event to make a change and must contact the District's Benefit Administration office to do so. Qualifying events include, but are not limited to, marriage, divorce, birth, adoption, loss of other coverage, change in employment status, and loss or gain of coverage for Medicare or Medicaid.





Medical Benefits

Medical Benefits Administered by Anthem www.anthem.com

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses if left unmanaged. By identifying health conditions early, they can often be managed and treated at little cost to you.

Worthington City Schools offers you a High Deductible Healthcare PPO medical plan (HDHP). You may select where you receive your medical services. If you use in-network providers, your out-of-pocket costs will be less. The plan is a non-embedded plan which means the entire family deductible must be met before the insurance plan begins to cover medical expenses for any individual family member.

	High Deductible Health Plan	
	In-Network	**Out-of-Network**
Lifetime Benefit Maximum	Unlimited	
Annual Deductible	$2,200 single / $4,400 family	$4,400 single / $8,800 family
Coinsurance	15%	30%
Out of Pocket Maximum	$2,750 single / $5,500 family	$5,500 single / $11,000 family
Benefit Period	Calendar Year	
Physician/Office Services	**Employee Pays**	
Office Visits – PCP/Specialist (Illness/Injury)	15% after deductible	30% after deductible
Preventative Care (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	$0, 100% covered by the plan	30% after deductible
Prescription Drugs		
Retail (31-day supply)	15% after deductible	30% after deductible
Mail Order (90-day supply)	15% after deductible	30% after deductible
Hospital Services		
Inpatient Facility	15% after deductible	30% after deductible
Outpatient Services	15% after deductible	30% after deductible
Emergency Room	15% after deductible	
Urgent Care Services	15% after deductible	30% after deductible
Ambulance Service	15% after deductible	

Medical Benefits

Medical Benefits Administered by Anthem	High Deductible Health Plan	
	In-Network	Out-of-Network
Mental Health Services		
Inpatient Services	15% after deductible	30% after deductible
Outpatient Services	15% after deductible	30% after deductible
Other Services		
Maternity Services	15% after deductible	30% after deductible
All other maternity hospital/ physician services	15% after deductible	30% after deductible
Home Healthcare (60 visits per benefit period)	15% after deductible	30% after deductible
Physical and Occupational Services (20 visits per benefit period)	15% after deductible	30% after deductible
Chiropractic Therapy (50 visits per benefit period)	15% after deductible	30% after deductible
Speech Therapy (40 visit per benefit period)	15% after deductible	30% after deductible
Cardiac Rehabilitation Facility (36 visits per benefit period — Professional — Unlimited)	15% after deductible	30% after deductible
Respiratory/Pulmonary Rehabilitation Facility (20 visits per benefit period — Professional — Unlimited)	15% after deductible	30% after deductible
Other Services (Artificial limbs and other prosthetic devices; durable medical equipment, leg, arm and neck braces; surgical dressings; casts and splints)	15% after deductible	30% after deductible
Routine vision exam — includes refraction One per benefit period	$0, 100% covered by the plan	Reimbursed Up to $42

*Dependent children may be covered **up to age 26** regardless of financial dependence, student status, residence, or marital status. Dependents are automatically dropped from health insurance coverage at the end of the month in which the dependent turns 26.



Health Savings Account (HSA)

Administered by CME Federal Credit Union

An HSA is a medical savings account owned by an employee and is designed to help save for future qualified medical expenses (QME), as well as retiree health expenses. Funds are contributed to an HSA on a pretax basis, and any unused funds rollover from year to year. Only HSA eligible employees may contribute to an HSA. An individual is HSA eligible if he or she:

- Is covered by an HSA-qualified High Deductible Health Plan (HDHP)
- Has no other disqualifying coverage (HRA, FSA, etc.)
- Is not enrolled in Medicare
- Cannot be claimed as a tax dependent of another person; and
- Is not covered by any non-HDHP coverage like a spousal PPO Plan, Tricare, Medicaid, or Medicare.

Any contribution by the employee to his/her HSA up to the maximum limits provided by law may, at the member's discretion, be made either by payroll deduction or in a lump sum payment. The HSA shall be maintained by the employee for his/her exclusive benefit and that of his/her dependents. Distribution of funds from the HSA may be made at any time at the discretion of the employee. The employee is responsible for substantiating the distribution for qualified medical expenses (QME).

2027 Employer HSA Contribution

Worthington City Schools contributes a flat dollar amount to each participating member's account in January. For 2027, the employer contribution for eligible **Classified and Other Administrator** employees is $250 for those enrolled in the single plan and $500 for those enrolled in the family plan. An additional $250 or $500 respectively, may be earned through wellness initiatives completed in the prior calendar year. The employer contribution for eligible **Certified** employees and **Administrators** is $200 for those enrolled in the single plan and $400 for those enrolled in the family plan. An additional $200 or $400 respectively, may be earned through wellness initiatives completed in the prior calendar year. The earned portion of the Board HSA contribution will be deposited in February. For employees enrolled in the plan effective January 1, 2027, an additional **one-time** Board HSA contribution of $750 for a single plan enrollee and $1,500 for those enrolled in a family plan will be deposited to employee HSA's in January 2027.

If you are joining the district's medical plan mid-year due to a mid-year hire date or qualifying life event, please review your negotiated union agreement for more details on the employer contribution to your HSA.

2027 HSA Contribution Limits

Single Plan **$4,500**

Family Plan **$9,000**

Catch-Up Contributions (age 55 or older) **$1,000**

Employees should note that the total of the Board contribution plus all personal contributions to your HSA cannot exceed the contribution limit. If an individual over contributes to the HSA, he or she will be subject to tax penalty on the excessive funds.

Any excessive amounts must also be reported on the individual's tax return as regular income. These can be corrected prior to April 15 of the following year by contacting CME Federal Credit Union.

Increased Tax Penalty for Non-Eligible Expenses

If HSA funds are used for ineligible medical expenses, such as the purchase of a new television, those amounts are taxed as normal income on the individual's tax return. If the individual is under age 65 at the time of the distribution, he or she is also subject to a ***substantial*** "early withdrawal" tax penalty.

Definition of Dependent for HSA is Different than Group Health Plan

An HSA owner can use the funds to cover qualified medical expenses of the account owner, his or her legal spouse, and tax dependents. Under Health Care Reform, an employee can cover his or her adult children up to age 26 on their medical plan regardless of student or marital status, financial dependence or where they reside. However, medical expenses incurred by the adult child will NOT be a qualified expense under the HSA unless the employee's adult child is a tax dependent. If the adult child is not a tax dependent, any HSA dollars used must by declared as regular income and will be subject to a penalty (~20%).

For a list of Qualified Medical Expenses and additional HSA information, please see IRS Publication 969 Health Savings Accounts and Other Tax-Favored Health Plans, and IRS Publication 502 Medical and Dental Expenses at www.IRS.gov.

Worthington City Schools partners with CME Federal Credit Union to administer their Health Savings Account.

1. To establish an HSA account: Visit **www.cmefcu.org** and click on "Open an Account" to begin the application process. Step-by-step instructions are available on the district benefits webpage. You will receive an email response back from CME within 1-2 days.

2. Respond back to CME providing an electronic signature on required documents via email.

3. If you have any questions about this process, please contact: the **CME Member Service Center @ 1.888.224.3108.**



Dental Benefits

Administered by Delta Dental of Ohio www.deltadentaloh.com

Good oral care enhances overall physical health, appearance and mental well-being. Keep your teeth healthy and your smile bright with the Worthington City Schools' dental benefit plan.

Services	PPO, Premier, & Non-Participating Providers
Annual Deductible	$50 per person / $150 family limit
Annual Benefit Maximum	$1,500
Preventive Dental Services (cleanings, exams, x-rays)	100%
Surgical Extractions – surgical removal of teeth	100%
Basic Dental Services (fillings, root canal therapy, crowns, oral surgery[1], periodontics, TMJ[2])	85%
Major Dental Services (bridges, dentures, implants)	50%
Orthodontia Services (covered children to end of month age 19)	50% to $1,600 lifetime maximum

Unmarried dependent children may be covered **up to age 26** regardless of financial dependence, student status, or residence. Dependents are automatically dropped from dental insurance coverage at the end of the month in which the dependent turns 26.

[1] Surgical extractions are covered at 100% and have a $2,000 per person per lifetime maximum. Simple extractions and other dental surgery is covered at 85%.

[2] TMJ is capped at $1,000 per person per lifetime.





Vision Benefits

Administered by EyeMed www.eyemed.com

Regular eye examinations can determine your need for corrective eyewear and also may detect general health problems in their earliest stages. Vision health should be included in your annual wellness routine.

Service	In-Network	Out-of-Network
Eye Exam — once every calendar year	$20 copay	Reimbursement up to $40
Frames — once every other calendar year	$0 copay; $150 allowance, 20% off balance over $150	Reimbursement up to $105
Lenses or contacts— once every calendar year		
Single Vision Lenses	$20 copay	Reimbursement up to $30
Lined Bifocal Lenses	$20 copay	Reimbursement up to $50
Lined Trifocal Lenses	$20 copay	Reimbursement up to $70
Lenticular Lenses	$20 copay	Reimbursement up to $70
Contact Lenses — Fit and follow-up	Up to $40 copay; contact lens fit and two follow-up visits	N/A
Conventional Contact Lenses	$0 copay, $150 allowance, 15% off balance over $150	Up to $150
Disposable Contact Lenses	$0 copay, $150 allowance	Up to $150

Unmarried dependent children may be covered **up to age 26** regardless of financial dependence, student status, or residence. Dependents are automatically dropped from vision insurance coverage at the end of the month in which the dependent turns 26.

When searching for an in-network provider, please search by the **Insight** network. Website: www.eyemed.com

For **LASIK** providers, please call: 1-800-988-4221

Additional Savings For Members

Lasik

Lasik or PRK benefits from US Laser Network offers 15% off retail price or 5% off promotional price.

Hearing Care

Amplifon Hearing Health Care Network offers a discount on hearing aids at certain locations, free batteries for 2 years and 3-year warranty. (Call Amplifon for additional information)

To reach **Amplifon**, please call (877) 203-0675





Life and Accidental Death & Dismemberment Insurance

Insured by Symetra

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you become deceased while employed by Worthington City Schools. Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or perish in an accident. This coverage is in addition to your basic life insurance. Your AD&D amount is equal to your basic term life amount.

Features

- ◊ ***Accelerated benefit option***
- ◊ ***Conversion option***
- ◊ ***Waiver of premium***
- ◊ ***No Age Reduction***



Life Insurance Amounts Covered:

- Administrators - $150,000
- Certified Employees - $70,000
- Classified Employees (Full-Time) - $50,000
- Classified (Part-Time) - $20,000

Supplemental Life and AD&D Insurance – Employee, Spouse, & Children

Insured by Symetra

You may purchase supplemental term life insurance in addition to the District-provided coverage. In addition, if purchasing supplemental life and AD&D for you and your family, this coverage complements your basic life insurance benefit, and helps protect you 24 hours a day, 365 days a year. Your AD&D amount is equal to your supplemental term life amount. If purchasing supplemental term life insurance through Symetra and requesting an amount over the Guaranteed Issue (GI) amount, an Evidence of Insurability (EOI) form must be completed and returned to Symetra before coverage can be approved, unless enrolling as a new hire. Your personalized cost will be illustrated in the benefits system during enrollment.

Features

- ◊ ***Accelerated Benefit Option***
- ◊ ***Conversion or Portability***
- ◊ ***Waiver of Premium***
- ◊ ***No Age Reduction***

Covered Person	Coverage Available	*Guaranteed Issue (No EOI Required)
Employee	Up to $100,000 in $10,000 increments	$100,000
Spouse	Up to $50,000 in $5,000 increments; cannot exceed 50% of the employee's life benefit	$25,000
Child(ren)	Up to $10,000 in $2,000 increments	$10,000

**** NO EOI REQUIRED DURING OPEN ENROLLMENT IN OCTOBER 2026 OR UPON INITIAL HIRE. EOI REQUIRED AT ALL OTHER TIMES.****

Voluntary Benefits

Insured by American Fidelity

Voluntary Benefits such as **Accident, Disability, Cancer, Hospital Indemnity, Critical Illness and Life** insurance are offered through American Fidelity. These options allow you to strengthen your overall benefits package and are designed to provide additional cash flow to assist with your out of pocket medical costs and bills. For more information, visit www.afadvantage.com or contact Mike Moore at American Fidelity at Mike.Moore@AmericanFidelity.com or 1.877.518.2337.

Flexible Spending Account (FSA) & Dependent Care Spending Account (DCA)

Administered by American Fidelity

Worthington City Schools offers three types of Flexible Spending Accounts. These accounts allow employees to set aside funds each pay period on a pretax basis and use them for qualified expenses covered by the specific type of FSA. **Unlike a Health Savings Account (HSA), Flexible Spending Accounts (FSA) are a "Use it or lose it' account. Please take care in determining the amount of funds you elect to contribute to these types of accounts.** FSA's can be elected during open enrollment and cannot be changed without a qualifying event once elected.

Flexible Spending Accounts available include:

1) Limited FSA - This **FSA** is for employees who also have an **HSA**. It can only be used to cover qualified dental and vision expenses. The total amount elected is available to be spent at the beginning of the plan year but is collected through payroll each pay. If you retire or resign, any funds not yet collected will be withheld from one of your last two paychecks.
2) Full Medical FSA - Only non-**HSA** participants and Medicare enrollees may participate in this type of FSA. You can use this type of FSA to pay for qualified medical, dental, vision and prescription drug expenses. The total amount elected is available to be spent at the beginning of the plan year, but is collected through payroll each pay. If you retire or resign, any funds not yet collected will be withheld from one of your last two paychecks.
3) Dependent Care Account (DCA) - This type of FSA allows employees to put aside funds pre-tax to help pay for dependent care expenses (such as daycare). You pay for eligible expenses when incurred, and then submit a reimbursement claim form or file a claim online to be repaid from the DCA. It should be noted that for DCA, you cannot be reimbursed for more than you have currently contributed to the account.

Claim reimbursements for any of these FSA plans can be filed online at www.afadvantage.com or through the American Fidelity Mobile App. A paper claim form for FSA or DCA are also available on the district benefits web page.

Like the **HSA**, the IRS sets an annual maximum contribution limit for FSA's as follows:

2027 FSA Contribution Limits:

Limited purpose or full medical FSA = $3,500

Dependent Care Account = $7,500 ($3,750 married filing separate)

Employee Assistance Program

Employee Assistance Program www.matrixpsych.com

- Everyone has personal problems from time to time. Your Matrix EAP is here to help you.
- All Matrix services are absolutely confidential, unless you authorize release to your supervisor for work-related performance issues. As a standard part of your benefit through **Worthington City Schools,** you receive the Matrix Plus Program, which includes **8 confidential counseling sessions at no cost to you**. This also includes spouses and dependents up to the age of 26 years old.
- Crisis services are available 24 hours a day, 365 days a year. We want you to feel confident in knowing that Matrix is always here for you.
- Matrix has a national network of providers all across the U.S. We have the ability to offer a referral conveniently near you by doing a search by zip code. In addition to scheduling in-person appointments, we also offer telehealth (video/phone) sessions as an option as well. We never want the process to be difficult for finding the help you need.
- In addition to psychological counseling, your EAP offers a number of other resources:
    - Legal counseling- Free 60-minute consultation by phone or face-to-face followed by a discount on future fees (common legal concerns: creating a will, divorce, custody, estate planning, etc.)
    - Financial counseling- by phone (common financial concerns: debt management, credit, budgeting, tax prep, fraud & ID theft, etc.)
    - Childcare/eldercare issues- online or by phone for more specialized concerns
- Website services include customized answers to questions, a library of links to other mental health resources and our ask-a-doc email portal which allows a client to ask confidential questions to our psychologists. Request an appointment feature for new patients, free access to work and family referrals, such as pet care, fitness locators, adoption resources, and college planning tools. Finally, our website features access to a myriad of legal/financial resources available at the click of a button.
- Through our Matrix Mobile App, you'll have our full suite of services right at your fingertips! The app also features a mental health podcast with several episodes! You can download it at the App Store or Google Play. Search for Matrix EAP.

Services Include:

Depression/Anxiety
Eating Disorders
Grief/Loss
Trauma/PTSD
Legal/Financial Issues
Gender Identity
Crisis Intervention
Alcoholism/Drug Use
ADHD/Learning Disabilities
Management/Job Stress
Stress Management
Parenting/Child Concerns
Multicultural Issues
Eldercare/Caregiver Concerns
Coping with Chronic/Terminal Illness
Martial/Couples Counseling

How to Access Services?

Accessing Matrix services has never been easier! You can reach out to us in one of 3 ways.

- Give us a call!
    - 614-475-9500
    - 800-866-1171
- Submit an appointment request on our Matrix Mobile App (Available on both Apple App Store & Google Play)
- Reach out via www.matrixpsych.com

Contact Information

If you have specific questions about a benefit plan, please contact the Administrator listed below, your Benefits Office, or Gallagher Benefit Services, Inc.

Benefit	Administrator	Phone	Website/Email
District Benefit Administrator	Beth Hohenstein	614.450.6163	bhohenstein@wscloud.org
Medical	Anthem Blue Cross Blue Shield	833.267.2133	www.anthem.com
HSA Administrator	CME Federal Credit Union	614.224.8890 888.224.3108	www.cmefcu.org
Dental	Delta Dental	800.524.0149	www.DeltaDentalOH.com
Vision	EyeMed	866.289.0614	www.eyemed.com
District Paid Life/AD&D Optional Supplemental Life/AD&D	Symetra	800.796.3872	www.Symetra.com
EAP	Matrix Psychological Services	800.866.1171	www.matrixpsych.com
District Insurance Broker	Gallagher Benefit Services, Inc.	614.356.2482	www.ajg.com
Accident, Disability, Cancer, Critical Illness, Hospital Indemnity, Life, & Flexible Spending Account	American Fidelity	800.325.0654	www.afadvantage.com
COBRA	Chard-Snyder (a WEX Company)	888.993.4646	www.chard-snyder.com



Certified Staff & Administrator Premiums

Worthington City Schools
Certified Staff & Administrator
2027 Health Insurance Premiums Per Month

HEALTH INSURANCE PREMIUMS						
FTE	Single			Family		
	Employee	Board	Total	Employee	Board	Total
Full Time	$ 139.64	$ 857.76	$ 997.40	$ 402.62	$ 2,281.50	$ 2,684.12
.90 FTE	$ 225.42	$ 771.98	$ 997.40	$ 630.78	$ 2,053.34	$ 2,684.12
.80 FTE	$ 311.20	$ 686.20	$ 997.40	$ 858.92	$ 1,825.20	$ 2,684.12
.70 FTE	$ 396.98	$ 600.42	$ 997.40	$ 1,087.08	$ 1,597.04	$ 2,684.12
.60 FTE	$ 482.74	$ 514.66	$ 997.40	$ 1,315.22	$ 1,368.90	$ 2,684.12
.50 FTE	$ 568.52	$ 428.88	$ 997.40	$ 1,543.38	$ 1,140.74	$ 2,684.12
.40 FTE	$ 654.30	$ 343.10	$ 997.40	$ 1,771.52	$ 912.60	$ 2,684.12
.30 FTE	$ 740.08	$ 257.32	$ 997.40	$ 1,999.68	$ 684.44	$ 2,684.12
.20 FTE	$ 825.86	$ 171.54	$ 997.40	$ 2,227.82	$ 456.30	$ 2,684.12
.10 FTE	$ 911.62	$ 85.78	$ 997.40	$ 2,455.98	$ 228.14	$ 2,684.12

Worthington City Schools
Certified Staff
2027 Dental Insurance Premiums Per Month

DENTAL INSURANCE PREMIUMS						
FTE	Single			Family		
	Employee	Board	Total	Employee	Board	Total
Full Time	$ 8.16	$ 100.67	$ 108.83	$ 8.16	$ 100.67	$ 108.83
.90 FTE	$ 18.23	$ 90.60	$ 108.83	$ 18.23	$ 90.60	$ 108.83
.80 FTE	$ 28.30	$ 80.53	$ 108.83	$ 28.30	$ 80.53	$ 108.83
.30 FTE	$ 38.36	$ 70.47	$ 108.83	$ 38.36	$ 70.47	$ 108.83
.60 FTE	$ 48.43	$ 60.40	$ 108.83	$ 48.43	$ 60.40	$ 108.83
.50 FTE	$ 58.50	$ 50.33	$ 108.83	$ 58.50	$ 50.33	$ 108.83
.40 FTE	$ 68.56	$ 40.27	$ 108.83	$ 68.56	$ 40.27	$ 108.83
.30 FTE	$ 78.63	$ 30.20	$ 108.83	$ 78.63	$ 30.20	$ 108.83
.20 FTE	$ 88.70	$ 20.13	$ 108.83	$ 88.70	$ 20.13	$ 108.83
.10 FTE	$ 98.76	$ 10.07	$ 108.83	$ 98.76	$ 10.07	$ 108.83

2027 Vision Insurance for certified staff is provided 100% by the Board of Education.

Classified Staff & Other Administrator Premiums

Worthington City Schools
Classified Staff & Other Administrator
2027 Health Insurance Premiums Per Month

HEALTH INSURANCE PREMIUMS						
Hours per Day	Single			Family		
	Employee	Board	Total	Employee	Board	Total
Full Time	$ 99.74	$ 897.66	$ 997.40	$ 268.42	$ 2,415.70	$ 2,684.12
5 Hrs.	$ 413.92	$ 583.48	$ 997.40	$ 1,113.92	$ 1,570.20	$ 2,684.12
4 Hrs.	$ 548.58	$ 448.82	$ 997.40	$ 1,476.28	$ 1,207.84	$ 2,684.12
3 Hrs.	$ 660.78	$ 336.62	$ 997.40	$ 1,778.24	$ 905.88	$ 2,684.12
2 Hrs.	$ 997.40	-	$ 997.40	$ 2,684.12	-	$ 2,684.12
1 Hr.	$ 997.40	-	$ 997.40	$ 2,684.12	-	$ 2,684.12

Classified Staff & Other Administrator
2027 Dental Insurance Premiums Per Month

DENTAL INSURANCE PREMIUMS						
Hours per Day	Single			Family		
	Employee	Board	Total	Employee	Board	Total
Full Time	$ 8.16	$ 100.67	$ 108.83	$ 8.16	$ 100.67	$ 108.83
5 Hrs.	$ 43.40	$ 65.43	$ 108.83	$ 43.40	$ 65.43	$ 108.83
4 Hrs.	$ 58.50	$ 50.33	$ 108.83	$ 58.50	$ 50.33	$ 108.83
3 Hrs.	$ 71.08	$ 37.75	$ 108.83	$ 71.08	$ 37.75	$ 108.83
2 Hrs.	$ 108.83	-	$ 108.83	$ 108.83	-	$ 108.83
1 Hr.	$ 108.83	-	$ 108.83	$ 108.83	-	$ 108.83

Classified Staff & Other Administrator
2027 Vision Insurance Premiums Per Month

VISION INSURANCE PREMIUMS						
Hours per Day	Single			Family		
	Employee	Board	Total	Employee	Board	Total
Full Time	-	$ 5.29	$ 5.29	-	$ 13.50	$ 13.50
5 Hrs.	$ 1.85	$ 3.44	$ 5.29	$ 4.72	$ 8.78	$ 13.50
4 Hrs.	$ 2.64	$ 2.65	$ 5.29	$ 6.75	$ 6.75	$ 13.50
3 Hrs.	$ 3.31	$ 1.98	$ 5.29	$ 8.44	$ 5.06	$ 13.50
2 Hrs.	$ 5.29	-	$ 5.29	$ 13.50	-	$ 13.50
1 Hr.	$ 5.29	-	$ 5.29	$ 13.50	-	$ 13.50

Example: If you are a 5.5 hour employee, benefits premiums are based on 5 hours

NOTES:



This benefit summary prepared by

Gallagher

Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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