

# TEACHERS – 10 MONTH (Hired and working Sept – June)

**2018-2019**

## **DISTRICT BENEFITS & EMPLOYEE PREMIUMS**

The amount of **\$727.00 (\$7,270.00 per year)** will be available for eligible teachers to distribute as he/she designates among benefits (health, dental, group life, long term disability, increase long term disability, supplemental life, accidental death and dismemberment and/or flex) or cash. **Teachers eligible for benefits must enroll in at least single health coverage, ten thousand (\$10,000) life insurance and Long Term Disability.**

When a teacher and his/her spouse are both teachers in this bargaining unit, 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, a single plus one, or a family contract.
- Both must participate in the District group life and LTD insurance plans.
- Any balance remaining shall be applied toward additional coverage in health insurance, dental insurance, group life insurance, supplemental life insurance, accidental death or dismemberment insurance, basic long term disability insurance, increased long term disability insurance and/or flex) or cash.

### **HEALTH INSURANCE PLAN**

	<u>OPEN ACCESS</u> <u>Cost Per Month</u>	<u>ACHIEVE NETWORK</u> <u>Cost Per Month</u>
<b>\$40 Co-Pay Plan</b>		
Single	\$ 684.09	\$ 649.19
Single + 1	\$ 1,368.18	\$ 1,298.37
Family	\$ 1,699.10	\$ 1,612.42
<b>\$1,500 Deductible Plan</b>		
Single	\$ 537.92	\$ 510.48
Single + 1	\$ 1,075.84	\$ 1,020.95
Family	\$ 1,336.06	\$ 1,267.90
<b>\$2,700 Deductible Plan</b>		
Single	\$ 503.62	\$ 477.93
Single + 1	\$ 1,007.24	\$ 955.85
Family	\$ 1,250.87	\$ 1,187.05

### **DENTAL INSURANCE PLAN**

<u>Cost Per Month</u>	
Single	\$ 38.23
Single + 1	\$ 76.47
Family	\$ 125.63

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**GROUP LIFE AND AD&D PLAN**

\$ 10,000 - \$ .48 per month	Optional -Accidental Death and Dismemberment - \$.0.14 per month
\$ 50,000 - \$ 2.40 per month	Optional -Accidental Death and Dismemberment - \$ 0.70 per month

**LONG TERM DISABILITY PLAN**

Percentage of Income Insured...	66.66% of monthly base salary
Maximum Monthly Benefit...	\$ 6,000
\$0.149 per \$100 of covered	100% employee paid premium

**RETIREMENT BENEFIT**

**Teacher's Retirement Association (TRA)**

District Contribution .....	7.71%
Employee Contribution .....	7.50%

**Deferred Comp (403b/457 account)**

Annual District Match .....	(Teachers receiving Tenure through 9 yrs)	\$ 500
	(10-18 yrs)	\$ 700
	(19+ yrs)	\$ 900
Employee Contribution .....		Per Employee Contribution