

TEACHERS

2018-2019

DISTRICT BENEFITS & EMPLOYEE PREMIUMS

The amount of **\$605.83 per month (\$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>
\$40 Co-Pay Plan		
Single	\$ 684.09	\$ 649.19
Single + 1	\$ 1,368.18	\$ 1,298.37
Family	\$ 1,699.10	\$ 1,612.42
\$1,500 Deductible Plan		
Single	\$ 537.92	\$ 510.48
Single + 1	\$ 1,075.84	\$ 1,020.95
Family	\$ 1,336.06	\$ 1,267.90
\$2,700 Deductible Plan		
Single	\$ 503.62	\$ 477.93
Single + 1	\$ 1,007.24	\$ 955.85
Family	\$ 1,250.87	\$ 1,187.05

DENTAL INSURANCE PLAN

Cost Per Month

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