

TEACHERS 2019-2020

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, ten thousand (\$10,000) life insurance and long term disability.

Per Month	\$605.83
Per Year	\$7,270.00

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

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

DENTAL INSURANCE

	Cost per Month
Single	\$38.23
Single +1	\$76.47
Family	\$125.63

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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 at least ten thousand (\$10,000) of coverage.

Policy Amount	Cost per Month
\$10,000	\$0.48
\$50,000	\$2.40

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
\$10,000	\$0.14
\$50,000	\$0.70

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	7.92%
Emp. Contribution	7.50%

Deferred Compensation (403(b)/457 Accounts)

Years of Service	Annual Dist. Match
Tenured - 9	\$500.00
Beginning 10-18	\$700.00
Beginning 19+	\$900.00