

SUMMARY OF EMPLOYEE BENEFITS

will pay the premium for Employee Only coverage for Medical, Dental, Life, and LTD. You may elect coverage for additional dependents, Vision, Voluntary Life, and/or Short-term Disability. Premiums for these benefits are done through payroll deduction.

Medical Plan: provides basic medical coverage to all eligible employees through at little or no cost to you. You would have the option to purchase coverage for your spouse and dependents.

Dental Plan: provides dental coverage to all eligible employees through or similar carrier at no cost to you. You would have the option to purchase coverage for your spouse and dependents.

Vision Plan: provides vision coverage to all eligible employees through or similar carrier at a cost to the employee. You would have the option to purchase coverage for your spouse and dependents.

Basic Life/AD&D: provides to all eligible employees with a Basic Life/AD&D benefit of 1 time your annual earnings up to \$100,000 at no cost to you.

This coverage applies to employee only; you would have the opportunity to purchase additional coverage for yourself as well as any dependents.

Long-term Disability (LTD): provides to all eligible employees a Long-term Disability plan at no cost to you. This benefit was set up to help supplement your income in the event of a disability (long-term sickness or injury). The plan would pay you 60% of your monthly earnings up to \$6,000. This benefit would begin after 90 days of disability and can continue until the earliest of a) your doctor releases you to return to work or b) your Normal Retirement Age as determined by Social Security. You do not have to be totally disabled to receive a Disability benefit.

This coverage applies to you only; you would have the opportunity to purchase additional coverage for yourself to cover any short-term disabilities.

403(b) Plan: All employees that work in the school district will be eligible to participate in the 403(b) retirement program.

Colonial Life: All employees that work in the school district will be eligible to participate in the benefits that are offered. A representative will contact you directly to review your options.