

## CERTIFIED STAFF Insurance Benefits

### 1. Health Insurance

- Employee, employee + and family health insurance through **Wellmark BCBS** is available to all full-time employees.
- The District provides an insurance benefit equivalent to the cost of the single \$1000 deductible plan premium, or \$920/month.
  - If the employee chooses another coverage level – employee plus or family - the additional cost is the responsibility of the employee.
  - If the employee chooses a higher deductible plan, any unused amount may be applied toward other district offered insurance plans but may not be taken as cash.
    - Anyone not participating in the Central Lyon health insurance package shall not receive this amount.

### 2. Health Savings Account (HSA)

- HSA accounts are available with **HSA Bank** for any employee enrolled in the District's \$4000 High Deductible Health Plan.
  - For tax years 2024 and 2025, the maximum aggregate annual contribution that an individual can make to an HSA is:
    - 2024 Single Coverage: \$4,150
    - 2025 Single Coverage: \$4,300
    - 2024 Family Coverage: \$8,300
    - 2025 Family Coverage: \$8,550
    - Catch up contributions: \$1,000 (for individuals 55 or older)
  - When considering your contribution amount, be sure to keep in mind the employer contribution, if any:
    - For single coverage of the \$4,000 HDHP, the employer contribution was \$2,650/year in 2024
    - For employee + coverage of the \$4,000 HDHP, the employer contribution was \$5,300/year in 2024
  - The contribution limits are based on the calendar year, are prorated by enrollment month, and determined each spring for a 7/1 effective date.

### 3. Flexible Spending Account (FSA)

- Flexible Spending Accounts (FSA) are available for all employees according to Internal Revenue Code Section 125.
  - Any employee enrolled in an HSA account may not participate in an FSA account for unreimbursed medical expenses under IRS rules.
  - A cafeteria plan will be offered to employees for a cost of \$5.00 per month for those employees who choose to participate.

#### 4. Dental Insurance

- Employee or employee + family dental insurance through **Delta Dental** is optional and at the cost of the employee.

#### 5. Vision Insurance

- Employee, employee + or family vision insurance through **Ameritas** is optional and at the cost of the employee.

#### 6. Life Insurance

- Employee, employee spouse and dependent life and AD&D through **Lincoln Financial Group** is optional and at the cost of the employee.
  - Guaranteed coverage for new hires is available at \$150,000 or less and can be increased during open enrollment by 2 increments before an Evidence of Insurability is required.
  - Benefit amounts are available in \$10,000 increments up to 5x annual salary with a \$300,000 maximum for the employee.
  - Guaranteed coverage for employee spouse is available at \$30,000 or less with maximum coverage at 50% of the employee's coverage amount with a maximum of \$150,000.
  - Benefit amounts are available in \$10,000 increments up to 5x annual salary with a \$300,000 maximum for the employee.
  - The benefit amounts are \$250 for each child aged 14 days to 6 months and \$10,000 for each child aged 6 months to 19 years, or age 25 if a full-time student.

#### 7. Long Term Disability (LTD)

- Long Term Disability is available through **Lincoln Financial Group** to employees at the employees' expense.
  - The benefit is 60% of monthly salary, limited to \$5,000/month.
  - Elimination period of 90 days.
  - Coverage up to 24 months.
- The premium for the LTD insurance is determined by multiplying monthly salary by your age-range premium rate.

#### 8. Supplemental Insurance

- Supplemental insurance option through **AFLAC** is available at the cost of the employee.