

2011 – 2012 School Year

INSURANCE COVERAGE
FOR

MAINTENANCE

NOTE

Newly hired employees **MUST** sign up for insurance **within 30 days of hire.**

Non Pak

❖ **MESSA – Choices II**

- Prescription Coverage: \$10 Generic/\$20 Name Brand Co-Pay
- \$5 Office Visits/\$10 Urgent Care/\$25 Emergency Room
- \$5,000 Basic Term and AD&D Life Insurance
- Deductible - \$0 In Network \$250/\$500 Out of Network
- Premium Contribution
 - Single \$53.40
 - Double \$119.97
 - Family \$133.28

NOTE: Coverage available first day of hire

❖ **Dental (50-50-50) – \$5.02 Group # 0687-0025 – Yearly max \$1,500**

NOTE: Coverage available first of month following date of hire

❖ **Vision – VSP-1**

- Premium Contribution
 - Single \$0.29
 - Double \$0.62
 - Family \$0.93

❖ **Life Insurance - \$25,000 Term & AD&D – Madison National**

NOTE: Coverage available first of month following 30 days

❖ **Long-Term Disability (LTD)- Madison National**

- 60 day elimination period
- 60% of salary during disability
- Eligibility: “Full Time” (600 hrs/yr.) employee per AUL carrier

❖ **Flexible Spending Account – Corp Benefits**

- Health Care – Max \$5,000
- Dependent Care – Max \$5,000

Cash Option - \$100 per month (in lieu of health insurance in district coverage)
\$400 per month (in lieu of health insurance outside of KPS)