

2011 – 2012 School Year

**INSURANCE COVERAGE  
FOR  
SUPERINTENDENT**

**Newly hired staff members MUST sign up for insurance within 30 days of hire.  
COVERAGE AVAILABLE FIRST DAY OF HIRE**

**Non Pak**

- ❖ **MESSA Choices II**
  - **Prescription Coverage:**
  - **\$10.00 Generic / \$20.00 Name Brand**
  - **\$100/\$200 Deductible – Employee Paid (In Network)**
  - **\$250/\$500 Deductible – Employee Paid (Out of Network)**
  - **\$5 Office Visits, \$10 Urgent Care, \$25 Emergency Rm Co Pays**
  - **Premium Contribution**
    - **Single \$51.81**
    - **Double \$116.40**
    - **Full Family \$129.32**
  - **\$5,000 Basic Term and AD&D Life Insurance**
- ❖ **Vision (VSP-3)**
  - **Premium Contribution**
    - **Single \$0.59**
    - **Double \$1.26**
    - **Full Family \$1.89**
- ❖ **Delta Dental - Sealant Rider**
  - **80-80-80 - \$2,000/plan yr (**Group# 0687-0001**) \$8.94 OR**
  - **50-50-50 - \$1,500/plan yr. (coordination of coverage) # **0687-0002** \$5.54**

**NOTE: Coverage available first of month following 30 days of hire**
- ❖ **Life Insurance – Madison National**
  - **\$1,200.00 yearly contributed to the cost of a Life Insurance Policy**
  - **55,000 Term & AD&D – Lincoln Life Insurance**
- ❖ **Long-Term Disability (LTD) –Madison National**
  - **30 day elimination period**
  - **70% of salary during disability**
  - **Eligibility: “Full Time” (600 hrs/yr)**

**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)**