

2009-10 INSURANCE PLAN
FOR NON-UNION STAFF

The Board shall make a contribution of the proper rate per month to the negotiated health insurance carrier per the agreement. The Board will provide health care premiums for only one Plan-A or Plan-B per employee and only one Plan-A or Plan-B per family as listed below.

Plan A (For employees needing health insurance)

Health Insurance	MESSA Choices II \$10/\$20 Rx Program \$200/400 In-Network Deductible \$20/25/50 Office Visit
Delta Dental	80/80/80 \$1,500 ortho lifetime maximum Class 1 and 2 Benefits - \$1,500 annual maximum
Negotiated Life	\$60,000 Life Plus \$60,000 AD&D
Vision	VSP III Plus
Long Term Disability	66 2/3% - 60-day wait – Freeze on sick days
Term Life Insurance	Two times annual salary, maximum of \$70,000

Plan B (For employees NOT needing health insurance)

Delta Dental	100:80/80/80 \$1,500 ortho lifetime maximum Class 1 and 2 Benefits - \$1,500 annual maximum
Negotiated Life	\$80,000 Life Plus \$80,000 AD&D
Dependent Life	\$2,000 spouse/\$2,000 child(ren)
Vision	VSP III Plus
Long Term Disability	66 2/3% - 60-day wait – Freeze on sick days
Term Life Insurance	Two times annual salary, maximum of \$70,000

Plus \$2,500.00 cash