

District Provided Benefits

Group Term Life [USable Life](#)

- Group Term Life is designed to provide benefits to your designated beneficiary for loss of life.
- Employee Benefit Amount: Employer paid benefit of 100% of your annual salary to a maximum of \$250,000.

Accidental Death & Dismemberment [USable Life](#)

- Accidental Death & Dismemberment is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment.
 - AD&D provides protection for losses occurring on or off the job.
- Employee Benefit Amount: Employer paid benefit of 100% of your annual salary to a maximum of \$250,000.

Long Term Disability [USable Life](#)

- Long Term Disability is designed to provide partial income replacement for you should you become disabled as the result of a covered sickness or injury.

Employee Benefit Amount: Up to 60% of your monthly earnings to a maximum of \$3,000 per month. Benefits begin after you are disabled for 180 consecutive days. Offsets for other income may apply.

Additional Benefits Available to You Through the District

Dental [Delta Dental](#)

- Voluntary dental coverage is available to employees and/or their dependents.

Benefit Features:

- Preventative: 100%
- Basic: 80%
- Major: 50%
- Ortho: 50%, \$750 lifetime max
- \$50 deductible, \$1,200 annual max

Vision [VSP](#)

- Voluntary vision coverage is available to employees and/or dependents.

Benefit Features:

- \$20 co-pay for exam / \$20 co-pay for materials
- In-Network and Out-of-Network benefits
- 12/12/24 frequency plan for exam/lenses/frames

Hospital Care [USable Life](#)

Employees facing high deductible payments and cost sharing through co-insurance are challenged to meet the rising costs of hospitalization and healthcare without some extra help. USable Life's Hospital Care plan is designed to help employees meet non-covered expenses from hospital treatment.

Voluntary Short Term Disability [USable Life](#)

Voluntary Short Term Disability is designed to provide partial income replacement should you become disabled as the result of sickness or injury; including pregnancy or complications of pregnancy. Pays a benefit of 70% of your weekly earnings to a maximum of \$1,500 per week. Benefits begin on the 1st day of a covered disability resulting from an accident, and on the 8th day of a covered disability resulting from sickness, and are payable up to a maximum of 26 weeks for any one covered disability.

Voluntary Group Term Life [USable Life](#)

If you need additional term life protection for you and your eligible family members, think about USable Life's low cost Voluntary Group Term Life coverage. You select the benefit amounts to suit your specific situation, and premium payments are made through payroll deductions.

Universal Life [Trustmark](#)

- Guaranteed Issue – Employee \$100,000; Spouse/Children \$25,000
- UL provides permanent life insurance with a premium that never increases due to age or specified term.
- Fully Portable – you can keep this policy should you change jobs or retire
- Guaranteed renewable – as long as premiums are paid
- Accelerated Death Benefit for Terminal Illness – Pays 75% of death benefit when life expectancy is 24 months or less.

