


If you do not purchase medical insurance, you may use up to a \$75 per-pay-period Board contribution credit toward the purchase of eligible supplemental benefits.

Use your “No Health” Board credits to enroll in benefits marked on the Enrollment & Change form with a 



DENTAL

- *Humana Advantage Dental*
 - *In-network only*
- *MetLife Dental*
 - *In-network and out-of-network*



VISION

- *Eye Med Vision*
 - *\$10 co-pay for routine eye exams*
 - *\$15 co-pay for lenses*
 - *\$110 frame allowance*



LIFE INSURANCE

- *The Standard*
 - *Accidental Death & Dismemberment Insurance*



DISABILITY – THE STANDARD EDUCATOR PLAN

- *Two Year Plan*
- *Provides benefits up to two years for disability due to illness or injury*
- *To Social Security Normal Retirement Age (SSNRA)*
 - *Provides benefits for disabilities that extend beyond 2 years to SSNRA*
- *Pre-existing condition limitations apply*



MET LIFE HOSPITAL INDEMNITY PLAN

- *\$500 when admitted to the hospital*
- *\$250 per day while confined to the hospital*
 - *Pre-existing limitations apply*



HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

- *Apply up to \$25 of the Board contribution towards a healthcare FSA*
- *Use your FSA to pay for medical, dental and vision expenses for you and your dependents*
- *May only be dropped or decreased with the following life events: death, divorce and unpaid leave of absence*
- *Note: If you subsequently elect medical insurance and you are using credit toward an FSA, you may be responsible for the final month of premiums for the FSA.*

Enrollment in “No Health” benefits is not automatic, you must complete an Enrollment and Change form indicating which supplemental benefits you would like to elect.