

# Mahomet-Seymour CUSD #3

## Employee Benefits

2025 Plan Year

Employees may choose **one** of the insurance options below to apply the current \$960.00/month board paid fringe benefit. You may also enroll in any of the other plans and have the premiums payroll deducted.

<b>Health Insurance - Health Alliance</b> Plan: POSC+ 1000D <i>effective 01/01/2025-12/31/2025</i>	<b>Highlights:</b> <ul style="list-style-type: none"> <li>• Single/Family Deductible - \$0 (paid for by the district through HRA)</li> <li>• Employee Out of Pocket Max - \$2,000 / \$4,000 (remainder paid for by district through deductible)</li> </ul>			
<b>Coverage Type:</b>	<b>Monthly Premium</b>	<b>Board Paid Portion</b>	<b>Employee Portion</b>	<b>Employee Per Pay</b>
Employee Only	\$857	\$960	\$0	\$0
Employee + One	\$1,425	\$960	\$465	\$232.50
Family	\$1,980	\$960	\$1,020	\$510
<b>Dental Insurance - MetLife</b> <i>effective 01/01/2025-12/31/2025</i>	<b>Highlights:</b> <ul style="list-style-type: none"> <li>• Single/Family Deductible - \$50 / \$150</li> <li>• Annual Plan Maximum - \$1,250 (an increase from \$1,000 in 2024)</li> </ul>			
<b>Coverage Type:</b>	<b>Monthly Premium</b>		<b>Employee Per Pay</b>	
Employee Only	\$35.63		\$17.82	
Employee + Spouse	\$71.29		\$35.65	
Employee + Child/ren	\$82.88		\$41.44	
Family	\$123.44		\$61.72	
<b>Vision Insurance - MetLife VSP</b> <i>effective 01/01/2025-12/31/2025</i>	<b>Highlights:</b> <ul style="list-style-type: none"> <li>• Routine Exam - \$10 Copay</li> <li>• All Lenses - \$25 Copay</li> <li>• Frames and Contacts - \$135 Allowance (Copay may apply)</li> </ul>			
<b>Coverage Type:</b>	<b>Monthly Premium</b>		<b>Employee Per Pay</b>	
Employee Only	\$5.24		\$2.62	
Employee + Spouse	\$9.95		\$4.98	
Employee + Child/ren	\$10.47		\$5.24	
Family	\$15.41		\$7.71	

<p><b>American Fidelity</b></p> <p><i>You must speak with our American Fidelity Representative to sign up for any of these additional coverages. Rates vary.</i></p>	<p><b>Supplemental coverages available, including:</b></p> <ul style="list-style-type: none"> <li>• Life Insurance</li> <li>• Disability</li> <li>• Accident</li> <li>• Cancer</li> <li>• Hospital Indemnity</li> <li>• Critical Illness</li> <li>• Healthcare Flexible Spending Accounts</li> <li>• Dependent Care Reimbursement Accounts</li> </ul>
<p><b>Retirement</b></p>	<p><b>IMRF - Illinois Municipal Retirement Fund (non-certified employees)</b></p> <ul style="list-style-type: none"> <li>• Automatic enrollment if you are expected to work over 600 hours per year</li> <li>• 4.5% will be deducted from employee pay</li> <li>• Additional voluntary contribution plan is available</li> </ul> <p><b>TRS - Teacher's Retirement of Illinois (certified employees)</b></p> <ul style="list-style-type: none"> <li>• Automatic enrollment</li> <li>• New to TRS - automatic enrollment into Supplemental Savings Program, opt-out is available</li> </ul> <p><b>403(b) Plan options are available</b></p> <ul style="list-style-type: none"> <li>• Employee contributions only, no match</li> <li>• Must be set up through American Fidelity, or another outside investment broker (options available upon request)</li> </ul>
<p><b>Paid Time Off</b></p>	<p>Full-time employees may also be eligible to receive personal, sick, and/or vacation time upon hire. The amount of paid time off allocated varies depending on position and schedule worked. Please contact HR to see what is available to you.</p>