



BENEFITS SUMMARY

Lake Zurich Community Unit School District 95 understands that every employee and family has unique needs. That's why we offer a flexible, comprehensive benefits program that employees can tailor to fit their life. Our benefits are designed to provide meaningful healthcare coverage and financial security for employees and their loved ones.

Medical

HMO / HMOI

In-network only

\$100 individual / \$300 family deductible

Copay plan + prescription coverage

Rx OOP max: \$5,100 individual / \$10,200 family

BCO PPO

In- or out-of-network

In-network deductible: \$600 individual / \$1,800 family

Copays + coinsurance

Rx OOP max: \$5,100 individual / \$8,700 family

HDHP PPO

In- or out-of-network

High deductible: \$6,000 individual / \$12,000 family

RX OOP max: 0% after deductible is met

Dental

PPO 1

\$25 individual / \$75 family deductible

Annual max: \$2,000 per person

Preventive: 100% coverage

Basic: 80% coverage

Major: 50% coverage

Ortho (to age 19): 50% coverage

PPO 2

\$50 individual / \$150 family deductible

Annual max: \$1,000 per person

Preventive: 100% coverage

Basic: 80% coverage

Major: 50% coverage

Ortho (to age 19): 50% coverage

DHMO

No deductible individual/ no deductible family

Annual max: N/A

Preventive: 100% coverage

Basic: \$20-\$55 you pay

Major: \$130-\$675 you pay

Vision

Guardian Vision Includes routine eye exams, lenses available annually, frames every 24 months, and contact lens benefits, subject to plan provisions.

SUPPLEMENTAL AND VOLUNTARY BENEFITS

Basic Life & AD&D Insurance

The district provides basic life insurance and accidental death & dismemberment (AD&D) coverage at no cost to you for full-time employees. This benefit offers financial protection for your loved ones in the event of an unexpected accident or loss.

Long-Term Disability (LTD)

If a serious illness or injury keeps you from working, our free long-term disability coverage offered to all eligible employees, helps replace a portion of your income. This financial safety net ensures you can focus on recovering, not worrying about monthly bills.

Voluntary Life Insurance

For extra peace of mind, employees can choose to "buy-up" additional life insurance for themselves and their families at group-discounted rates. This allows you to increase your coverage based on your personal needs.

Prudential Group Decreasing Term Life

This optional coverage is available only to ESP educational support staff and bus drivers and offers affordable life insurance that gradually decreases over time. NCPERS guarantees a flat \$16 monthly premium for all active members, regardless of age—never increasing, making it a budget-friendly way to add protection during peak earning years.

Aflac Supplemental Benefits

To help fill coverage gaps, we offer Aflac supplemental plans. These voluntary benefits can provide cash payouts for accidents, hospitalizations, critical illness, and more — money you can use however you need.



Additional Wellness Perks

Free Yearly Flu Shots

We care about keeping our staff healthy during the school year. All employees can receive a free annual flu shot, helping you stay protected and reduce sick days.

Employee Assistance Program (EAP)

Supporting your well-being is important to us. The EAP provides confidential counseling, mental health resources, financial guidance, and work-life support – all available to employees and dependents.

Flexible Spending Account (FSA)

FSAs allow you to set aside pre-tax money to pay for eligible medical, dental, vision, or childcare expenses. This helps lower your taxable income while giving you a smart way to manage expected yearly costs.

Retirement Plans

TRS (Teachers' Retirement System)

With the Teachers' Retirement System, you aren't just saving for the future—you're securing a guaranteed monthly paycheck for life. Unlike a 401(k) that can run out, TRS provides a stable, predictable income from day one of your retirement. Best of all, most members receive a 3% annual increase, ensuring your financial security keeps up with the cost of living for as long as you live.

IMRF (Illinois Municipal Retirement Fund)

Full-time and eligible employees are enrolled in IMRF, a secure pension program that helps you build retirement income through employer and employee contributions. It's a long-term investment in your future.

403(b) Tax-Deferred Retirement Plan

You can also choose to contribute to a 403(b) retirement savings plan, allowing you to save additional money for your future while reducing taxable income today. This is a flexible way to grow your retirement nest.