LAKE ZURICH COMMUNITY UNIT School District 95

Bus Drivers, 10- and 11-Month Employee Benefits Summary

Information is effective 8/1/2026 – 7/31/2027 and is subject to change

BUS DRIVERS must work a minimum of 20 hours per week to be eligible for benefits
10-MONTH and 11-MONTH EDUCATIONAL SUPPORT PERSONNEL (ESP) must work a minimum of 30 hours per week to be eligible for benefits.

1. **Health Insurance**
   - PPO, HDHP PPO or HMO medical plan available to choose from
   - $800 monthly contribution toward monthly premiums effective August 1, 2026

2. **Dental Insurance** – Optional employee participation in the dental insurance plan at employee's expense.

3. **Vision Insurance** – Optional employee participation in the vision insurance plan at employee's expense.

4. **Life Insurance**
   - $25,000 term life insurance policy for employees with less than 7 years service
   - $40,000 term life insurance policy for employees with 7 or more years of service

5. **Long Term Disability Insurance** – A benefit providing the lesser of 60% basic monthly earnings or $6,000 per month.

5. **Flexible Spending Plan** – A tax sheltered plan that is available for dependent care and unreimbursed medical expenses. A monthly fee may be associated with participation in the plan.

6. **Health Savings Account** – A tax sheltered plan that is available for those enrolled in the HDHP. A monthly fee may be associated with participating in the plan.

7. **AFLAC** – Optional plan at employee's expense

8. **Voluntary Term Life and AD&D Insurance** – Must work at least 20 hours per week – Supplemental Insurance at employee's expense

9. **NCPERS** – Voluntary Decreasing Term Life Insurance at employee's expense

10. **Sick Days** – Unlimited accumulation
    To be used for illness, medical/dental needs – not for personal time off
    Newly hired employees' time is prorated based on months worked

Consecutive Years of Service	Number of Sick days per year
0-5 (see above for year of hire information)	11
6-10	13
11+	15

11. **Personal Days:**
    Newly hired employees' time is prorated based on months worked

Consecutive Years of Service	Number of Personal days per year
0-8 (see above for year of hire information)	2
8+	3

12. **Holidays**
    - Bus Drivers working 20 or more hours per week are eligible for paid holidays based on school calendar and work year
    - 10/11-month ESP employees working 25 or more hours per week are eligible for paid holidays based on school calendar and work year

13. **Illinois Municipal Retirement Fund (IMRF)** – Employees working 600 or more hours per year contribute 4.5% of gross earnings and CUSD 95 makes a contribution as well

14. **Tax Sheltered Retirement Investment Plan (403B Plan)** – Employees have the option of participating, through payroll deductions, in a tax-sheltered retirement annuity or mutual fund company approved by CUSD 95

15. **Tuition Reimbursement**- Approved professional development and coursework will be reimbursed at a maximum rate of $200 per credit hour or equivalent. Pre-approval of coursework is required. See ESP Handbook for details.