

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.

Health Insurance - Health Alliance Plan: POSC+ 1000D <i>effective 01/01/2025-12/31/2025</i>	Highlights: - Single/Family Deductible - \$0 (paid for by the district through HRA) - Employee Out of Pocket Max - \$2,000 / \$4,000 (remainder paid for by district through deductible)			
Coverage Type:	Monthly Premium	Board Paid Portion	Employee Portion	Employee Per Pay
Employee Only	\$857	\$960	\$0	\$0
Employee + One	\$1,425	\$960	\$465	\$232.50
Family	\$1,980	\$960	\$1,020	\$510
Dental Insurance - MetLife <i>effective 01/01/2025-12/31/2025</i>	Highlights: - Single/Family Deductible - \$50 / \$150 - Annual Plan Maximum - \$1,250 (an increase from \$1,000 in 2024)			
Coverage Type:	Monthly Premium		Employee Per Pay	
Employee Only	\$35.64		\$17.82	
Employee + Spouse	\$71.30		\$35.65	
Employee + Child/ren	\$82.88		\$41.44	
Family	\$123.44		\$61.72	
Vision Insurance - MetLife VSP <i>effective 01/01/2025-12/31/2025</i>	Highlights: - Routine Exam - \$10 Copay - All Lenses - \$25 Copay - Frames and Contacts - \$135 Allowance (Copay may apply)			
Coverage Type:	Monthly Premium		Employee Per Pay	
Employee Only	\$5.24		\$2.62	
Employee + Spouse	\$9.96		\$4.98	
Employee + Child/ren	\$10.48		\$5.24	
Family	\$15.42		\$7.71	

American Fidelity <i>You must speak with our American Fidelity Representative to sign up for any of these additional coverages. Rates vary.</i>	Supplemental coverages available, including: • Life Insurance • Disability • Accident • Cancer • Hospital Indemnity • Critical Illness • Healthcare Flexible Spending Accounts • Dependent Care Reimbursement Accounts
Retirement	IMRF - Illinois Municipal Retirement Fund (non-certified employees) • Automatic enrollment if you are expected to work over 600 hours per year • 4.5% will be deducted from employee pay • Additional voluntary contribution plan is available TRS - Teacher's Retirement of Illinois (certified employees) • Automatic enrollment • New to TRS - automatic enrollment into Supplemental Savings Program, opt-out is available 403(b) Plan options are available • Employee contributions only, no match • Must be set up through American Fidelity, or another outside investment broker (options available upon request)
Paid Time Off	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.