

EMPLOYEE BENEFITS DEPARTMENT

HEALTH INSURANCE, EXCESS MAJOR MEDICAL, DENTAL INSURANCE AND LIFE INSURANCE.

All coverages will start the first of the following month after your employment date.

HEALTH INSURANCE

EMPIRE PLAN COVERAGE AND EMBLEM HEALTH INSURANCE, INDIVIDUAL OR FAMILY COVERAGE ARE AVAILABLE. DEDUCTIONS ARE MADE THROUGH YOUR PAYROLL CHECK. This is the 2nd check of the month. We all must pay for 2 months ahead, so your first check will be a catch up check, which could be 2 or 3 payments.

EXCESS MAJOR MEDICAL

PICKS UP WHERE THE EMPIRE LEAVES OFF, IF YOU GO OUTSIDE THE EMPIRE PLAN YOU WILL ONLY GET 80%. EXCESS WILL PAY THE REMAINING 20%. VISION CARE COVERAGE IS ALSO UNDER THIS PLAN. This is the 1st check of the month. We must pay for 1 month ahead, so your first check will be a catch up check, which could be 2 payments.

DENTAL INSURANCE

HERRICKS HAS A SELF-INSURED DENTAL PLAN WITH A CHOICE OF EITHER BASIC OR THE ENHANCED PLAN. This is the 1st check of the month. We pay for the covered month in your check.

LIFE INSURANCE

TEACHERS RECEIVE \$25,000 LIFE INSURANCE PAID BY THE DISTRICT. TEACHING ASSISTANTS RECEIVE \$10,000 LIFE INSURANCE AFTER 3 YEARS OF BEING WITH THE DISTRICT. CIVIL SERVICE EMPLOYEES RECEIVE \$25,000 LIFE INSURANCE PAID BY THE DISTRICT.

Please Note: All employees must pay for two months ahead of the Empire Plan, one month ahead for the Excess Major Medical Insurance, and Dental pays for the same month.

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