

ECFE Teachers

2023-2024

Full-Time Insurance Benefit Cost

Full-Time employees (at least 1,120 hours per school year) shall be eligible for a District contribution of:

	Monthly Premium	District Pays Per Month	Employee Pays Per Month	Contribution that can be applied toward Dental Insurance
Open Access \$20 Co-Pay Plan				
Single	\$820.72	\$767.13	\$53.59	\$0.00
Single+1	\$1,910.00	\$1,185.91	\$724.09	\$0.00
Family	\$2,315.85	\$1,476.88	\$838.97	\$0.00
Open Access \$500 Deductible Plan				
Single	\$740.44	\$767.13	\$0.00	\$26.69
Single+1	\$1,749.45	\$1,185.91	\$563.54	\$0.00
Family	\$2,121.20	\$1,476.88	\$644.32	\$0.00

Part-Time Insurance Benefit Cost

**Part-Time who are scheduled an average of at least 22.5 hours per week (720 hours per school year) will receive a pro-rata share of the District's contribution for health insurance.

	Monthly	District Pays	Employee Pays	Contribution that can be applied
	Premium	Per Month	Per Month	toward Dental Insurance
Open Access \$20 Co-Pay Plan				
Single	\$820.72	**	**	\$0.00
Single+1	\$1,910.00	**	**	\$0.00
Family	\$2,315.85	**	**	\$0.00
Open Access \$500 Deductible Plan				
Single	\$740.44	**	**	\$0.00
Single+1	\$1,749.45	**	**	\$0.00
Family	\$2,121.20	**	**	\$0.00



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Dental Insurance Benefit Cost

* Employees working 20 or more hours per week are eligible to participate in the District's dental insurance program. Employees may use any dollar amounts not applied toward health insurance coverage for payment of their dental insurance premiums. Any amount not used by the employee for insurance coverage is not refundable to the individual but remains with the District.

	Monthly	District Pays	Employee Pays
	Premium	Per Month	Per Month
Single	\$40.50	*	*
Single+1	\$82.00	*	*
Family	\$149.00	*	*

Group Life Insurance Benefit (100% Employer Paid)					
Offered to Full-Time employees only.					
Life Benefit Amount:	\$50,000				

Long-Term Disability (LTD) Insurance Benefit (100% Employer Paid)				
Offered to Full-Time employees only				
Maximum Monthly Benefit:	\$5,000.00			
Maximum Annual Covered Salary:	\$90,000.00			

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