Newly hired staff members **MUST** sign up for insurance **within 30 days of hire.**

**COVERAGE AVAILABLE FIRST DAY OF HIRE**

**PAK Groups require 100% Participation**

- **PAK B** (No Medical)
  - Premium Contribution –
    - **Coordinated Dental**
      - Single $2.14
      - Double $4.19
      - Family $8.11
    - **Non-Coordinated Dental**
      - Single $3.20
      - Double $6.17
      - Family $11.65

- **Vision (VSP-2 Silver)** *PLAN YEAR BEGINS JULY 1 OF EACH YEAR*

- **Delta Dental (80-80-80 or 50-50-50)** *PLAN YEAR BEGINS JULY 1 OF EACH YEAR*

- **Life and AD&D Insurance ($55,000) - MESSA**

- **Long-Term Disability (LTD)**
  - 90 Calendar Day Elimination Period
  - 70% of salary monthly ~ max monthly $7,000

**Cash Option** - $100 per month (in lieu of health insurance in district coverage)  
$400 per month (in lieu of health insurance outside KPS)

- **PAK A Choices II**
  - Premium Contribution –
    - **Coordinated Dental**
      - Single $71.62
      - Double $160.34
      - Family $202.20
    - **Non-Coordinated Dental**
      - Single $73.22
      - Double $163.31
      - Family $207.43

  - Deductible: $300/$600 In-Network: $600/$1200 Out-of-Network
  - $5 Office Visits, $10 Urgent care, $25 Emergency Rm Co pays
  - RX Coverage $10 Generic/$20 Brand Name

- **Vision (VSP-2 Silver)** *PLAN YEAR BEGINS JULY 1 OF EACH YEAR*

- **Delta Dental** (80-80-80 or 50-50-50) *PLAN YEAR BEGINS JULY 1 OF EACH YEAR*

- **Life and AD&D Insurance ($55,000) - MESSA**

- **Long-Term Disability (LTD)**
  - 90 Calendar Day Elimination Period
  - 70% of salary monthly ~ max monthly $7,000

**Flexible Spending Account – BASIC**
  - Health Care – Max $2,700
  - Dependent Care – Max $5,000