

Ferris ISD

District Paid Benefits at **no cost** to employees



Ferris ISD pays \$250/monthly towards the TRS Medical rates

Available to all eligible, active, full-time and part-time employees contributing to TRS (and working retirees).

Basic Life Insurance

- A \$10K basic life insurance policy is provided for all eligible employees for \$0.48/pepm. This plan includes free Will Prep assistance, as well as bereavement assistance and grief counseling for beneficiaries.

Dental Insurance

- The district pays \$34.36/pepm towards the dental premium, which is the total amount of the employee only tier!

Telehealth

- The district pays \$4.50/pepm for 24 hour a day telehealth coverage that is provided to ALL employees AND their dependents through Recuro Health.

\$500 Hospital Indemnity Admission Benefit

- A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. The Hospital indemnity insurance provides a \$500 direct benefit in the event of a hospitalization, and a \$100 daily benefit and \$200 ICU benefit. Newborns admitted to NICU will receive a benefit up to 60 days. The district pays \$6.90/pepm.

Accident Base Plan Employee Only

- If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. The accident plan pays cash benefits directly to the employee for a long list of covered minor and more serious injuries. The district pays \$4.68/pepm.

\$3,000 lump sum benefit Critical Illness

- Provides employees with a \$3,000 lump sum cash benefit when an employee is diagnosed with one of the covered critical illnesses. Benefits are paid directly to the employee. The district pays \$3.92/pepm.