



2023-2024 Benefits Overview

The following benefits are provided to Logan City School District Full-Time Employees, working 30+ hours per week, at NO COST - They are 100% paid for by the District.

MotivHealth - LCSD offers the HSA 4000 plan for yourself and any eligible dependents at no cost to you.

Deductible PPY (Individual/Family)	HSA 4000	
	Network	Non-Network
	\$4,000 Individual / \$8,000 Family	\$8,000 Individual / \$16,000 Individual

Digital Doctor Access

Utah Residents - Premier Family Medical and Non-Utah Residents - HealthiestYou. - For those covered under the HDHP Medical Plan - 100% Company Paid

Employee Assistance and Wellness Support: 2023-2024

New York Life Group Benefit Solutions - 100% Company Paid
To reach their support team Call 1-800-344-9752
 All services are free and accessible **24 hours a day, 365 days a year**

Life Insurance Plans: 2023-2024 New York Life Basic Life, AD&D - 100% Company Paid

Employee Life Insurance	\$50,000
Accidental Death & Dismemberment (AD&D) - Employee Only	\$50,000
Accidental Death & Dismemberment (AD&D) - Spouse / Dependent Child	\$5,000
Seatbelt Benefit - Employee Only (Paid for a death resulting from an auto accident while properly wearing a seatbelt.)	10% of Principal Sum Up to \$5,000 Max
Spouse Life Insurance	\$5,000
Child(ren) Life Insurance - Live birth to age 26	\$5,000

Disability Insurance Plans: 2023-2024 New York Life - Long Term Disability 100% Company Paid

Long Term Disability (LTD) insurance replaces a percentage of your income on a monthly basis in the event that you are unable to work due to an accident or illness. Please see Certificate of Coverage summary, provided by New York Life, for more detailed benefit information

Long Term Disability Benefits

Monthly Benefit	60% of your Monthly Salary up to \$10,000
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The following optional benefits are available to Logan School District's Full-Time Employees, working 30+ hours per week, at **YOUR COST** - Any benefits chosen are 100% employee paid.

MotivHealth - you have the opportunity to "buy-up" from the HSA 4000 to this lower-deductible option:

Deductible PPY (Individual/Family)	HSA 2000	
	Network	Non-Network
	\$2,000 / \$4,000	\$4,000 / \$8,000

(Your cost listed on page 3 of Employee Guide)

Health Savings Account (HSA): 2023-2024

A Health Savings Account (HSA) is a tax advantaged account that can be used to pay eligible medical expenses not covered by an insurance plan including deductibles and coinsurance. You can fund your HSA with pre-tax dollars.

(Please refer to page 7 of Employee Guide for contribution limits)

Note: This publication is only a partial summary of benefits and is provided for informational purposes only. It does not describe all elements of the summarized programs. For complete information regarding the benefits, plan provisions, limitations and exclusions, and for a description of claims procedures, refer to the formal benefit documents that will be provided to you after enrollment. In the event of a discrepancy or conflict between the information contained in this publication and the official benefit plan provisions, the official plan documents and insurance contracts will govern. Copies of these documents are available for your review from your Payroll and Benefits department. No rights shall accrue to you and/or your dependents because of any statement, error, or omission in this publication.

Provided by:

National Benefit Services (NBS): Reimbursement Account 2023-2024

Flexible Spending Account (FSA)

This account allows you to set aside up to \$3,050 in pretax dollars to pay most out of pocket medical, dental, or vision care expenses, including: medical and dental deductibles and co-payments, eye glasses, dental, and orthodontic work not covered by insurance.

Dependent Care Assistance Plan (DCAP)

This account lets you set aside up to \$5,000 in pre-tax dollars to pay for eligible dependent care expenses so you (and, if married, your spouse) can work.

Dental and Vision plans: Samera Health

Dental - Opulent PPO

	Network	Non-Network*
Deductible	\$75 Single / \$225 Family	
Max. Annual Benefit	\$1,000 Per Individual	

Dental Plan: Has both Network and Non-Network Benefits

Vision

Two Reimbursement plans to choose from - one offers reimbursement for an eye exam and the other does not. Both allow up to \$150 for frames/lenses or contacts.

Voluntary Life (100% Employee Paid)

Supplemental Group Term Life Insurance is available on a voluntary basis. This coverage is in addition to the company provided amounts and the premiums are 100% employee paid through payroll deduction. Coverage is available only to employees eligible for benefits and covered under the basic Group Term Life Insurance provided by Logan City School District.

Voluntary AD&D

Rates are \$0.02 per \$1,000 for employee, spouse and child(ren).

Employee	Units of \$10,000 to \$500,000
Spouse	Units of \$5,000 to \$200,000
Dependent Child(ren)	Units of \$2,500 to \$10,000

Voluntary Supplemental Life Guaranteed Issue

Guaranteed issue only applies to new employees.

Please see employee benefit guide for rates.

Employee	\$250,000
Spouse	\$50,000
Dependent Child(ren)	\$10,000

Bridging the Gap: Supplemental Insurance

Supplemental health insurance supports the physical and financial wellness of employees and their families by offering a variety of products that can help with both medical and non-medical out-of-pocket expenses. Disability income insurance may provide partial income replacement until you return to work. The following carriers are Outside Vendors that offer plan specific products.

MetLife

- Pet Insurance

AFLAC

- Accident, Cancer, Critical Illness, Dental, Supplemental Dental, Hospital, Life Insurance, Short-Term Disability, Vision, Supplemental Vision

American Fidelity

- Cancer, Critical Illness, Disability, Hospital Indemnity, GAP, Life Insurance

Horace Mann

- Auto, home, renters, and life insurance.
- Cancer, heart, accident, disability income, & hospital insurance. Savings, Retirement, Investments, & Educator Programs

Washington National

- Cancer, Heart/Stroke, Critical Illness, Accident, Hospital, Short-term Disability, GAP

Associations

- **Logan Education Support Professional Association (LESP).** LESP Association advocates for students and classified employees in the legislative arena, state level, national level and most importantly at the local level. Please contact Elsa Akina, President for additional information via email elsa.akina@loganschools.org or at 435-755-2300 ext. 2015
- **Logan Education Association (LEA)** We advocate for the professional and personal wellbeing of all educators. As a member you become part of a team dedicated to improving the teaching profession and strengthening Logan and Utah's public schools. LEA Leadership: Priscilla Deaver (MLMS) President, Jen Green (Woodruff) President Elect, Ginger Nielson (Wilson) Past President

- **Logan Cache Rich Credit Union** You are invited to be a part of a truly local banking experience! We are a full-service Credit Union, in business since 1963. We offer fast and easy loan processing for School District Employees. Come check us out! 72 East 700 North, Logan, Utah, 435-563-6882

