



# 2024-25 Voluntary Benefits

## 2024-2025 BENEFITS BEYOND MEDICAL, DENTAL AND VISION

[www.nkcschoolsbenefits.com](http://www.nkcschoolsbenefits.com)

- **Basic Life and AD&D: District Paid**
  - \$40,000 Policy for Life Insurance
  - \$40,000 Policy for AD&D
  
- **Voluntary Term Life through New York Life: Premium based on Age and Volume Elections**
  - Employee
    - Minimum election is \$10,000 and needs to be in \$10,000 increments, maximum \$500,000
    - May add up to Guaranteed Issue volume (\$300,000) during Open Enrollment without EOI (Evidence of Insurability); all other increases will require EOI
  - Spouse
    - Minimum election is \$5,000 and needs to be in \$5,000 increments
    - Election may be the lesser of 100% of employee's election or maximum \$50,000
  - Children
    - Election option of \$10,000
    - One election, one premium for all children in family
  
- **Voluntary AD&D through New York Life: Premium based Volume Elections**
  - Employee
    - Minimum election is \$10,000 and needs to be in \$10,000 increments
    - Maximum election is \$500,000
  - Spouse
    - Minimum election is \$5,000 and needs to be in \$5,000 increments
    - Election may be the lesser of 100% of employee's election or maximum \$250,000
  - Children
    - Election option of \$10,000
    - One election, one premium for all children in family



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- **Disability, Short-Term through New York Life: Premium based on Salary and Age**
  - Must be medically necessary to be off work
  - 7 day waiting period, effective on day 8
  - 50% of weekly salary to a maximum of \$1,000
  - Maximum payment time: 12 weeks
  - Pre-existing condition: 3/12
  
- **Disability, Long-Term through New York Life: Premium based on Salary and Age**
  - Must be medically necessary to be off work
  - 90 day waiting period, effective on day 91
  - 50% of monthly salary to a maximum of \$10,000
  - Maximum payment time: Social Security normal retirement age (SSNRA)
  - Pre-existing condition: 12/12
  
- **Accident Insurance through Cigna: Premium based on Tier Elected**
  - Plan summary may be found at <https://www.nkcschoolsbenefits.com/copy-of-accident>

Rates:	Low Plan	High Plan
<b>EE Only</b>	6.44	8.98
<b>EE + Spouse</b>	12.70	17.66
<b>EE + Children</b>	14.76	20.48
<b>EE + Family</b>	18.04	25.02

- **Hospital Indemnity Insurance through CIGNA: Premium based on Tier Elected**
  - Plan summary may be found at <https://www.nkcschoolsbenefits.com/copy-of-hospital-indemnity>

<b>Hospital Rates:</b>	
EE Only	\$17.80
EE + Spouse	\$32.32
EE + Children	\$27.22
EE + Family	\$41.74



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- **Critical Illness with Cancer through CIGNA: Premium based on Age and Volume Elections**
  - Plan summary may be found at <https://www.nkcschoolsbenefits.com/copy-of-critical-illness-and-cancer>
    - Employee: \$30,000, \$20,000, \$10,000, \$5,000
    - Spouse: 100% of the Employee’s Initial Benefit
    - Child: 100% of the Employee’s Initial Benefit

Employee Paid Guaranteed Issue Level: \$5,000

Non-Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$2.46	\$4.84	\$4.00	\$6.38
25-29	\$2.98	\$5.90	\$4.60	\$7.48
30-34	\$2.98	\$5.90	\$4.60	\$7.48
35-39	\$4.42	\$9.02	\$6.04	\$10.62
40-44	\$4.42	\$9.02	\$6.04	\$10.62
45-49	\$7.40	\$15.56	\$9.02	\$17.08
50-54	\$7.40	\$15.56	\$9.02	\$17.08
55-59	\$12.16	\$26.02	\$13.78	\$27.62
60-64	\$12.16	\$26.02	\$13.78	\$27.62
65-69	\$19.46	\$41.40	\$21.00	\$43.02
70-74	\$19.46	\$41.40	\$21.00	\$43.02
75-79	\$19.46	\$41.40	\$21.00	\$43.02
80-84	\$19.46	\$41.40	\$21.00	\$43.02
85+	\$19.46	\$41.40	\$21.00	\$43.02

Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$2.90	\$5.78	\$4.50	\$7.32
25-29	\$3.92	\$7.82	\$5.52	\$9.44
30-34	\$3.92	\$7.82	\$5.52	\$9.44
35-39	\$6.64	\$13.44	\$8.24	\$15.04
40-44	\$6.64	\$13.44	\$8.24	\$15.04
45-49	\$11.90	\$25.08	\$13.52	\$8.50
50-54	\$11.90	\$25.08	\$13.52	\$8.50
55-59	\$20.24	\$43.44	\$21.76	\$44.96
60-64	\$20.24	\$43.44	\$21.76	\$44.96
65-69	\$32.38	\$69.44	\$34.00	\$71.06
70-74	\$32.38	\$69.44	\$34.00	\$71.06
75-79	\$32.38	\$69.44	\$34.00	\$71.06
80-84	\$32.38	\$69.44	\$34.00	\$71.06
85+	\$32.38	\$69.44	\$34.00	\$71.06

Employee Paid Guaranteed Issue Level: \$10,000

Non-Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$4.92	\$9.68	\$7.98	\$12.74
25-29	\$5.94	\$11.80	\$9.18	\$14.96
30-34	\$5.94	\$11.80	\$9.18	\$14.96
35-39	\$8.84	\$18.02	\$12.06	\$21.24
40-44	\$8.84	\$18.02	\$12.06	\$21.24
45-49	\$14.78	\$31.10	\$18.02	\$34.16
50-54	\$14.78	\$31.10	\$18.02	\$34.16
55-59	\$24.30	\$52.02	\$27.54	\$55.24
60-64	\$24.30	\$52.02	\$27.54	\$55.24
65-69	\$38.92	\$82.78	\$41.98	\$86.02
70-74	\$38.92	\$82.78	\$41.98	\$86.02
75-79	\$38.92	\$82.78	\$41.98	\$86.02
80-84	\$38.92	\$82.78	\$41.98	\$86.02
85+	\$38.92	\$82.78	\$41.98	\$86.02

Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$5.78	\$11.56	\$9.00	\$14.62
25-29	\$7.82	\$15.64	\$11.04	\$18.86
30-34	\$7.82	\$15.64	\$11.04	\$18.86
35-39	\$13.26	\$26.86	\$16.48	\$30.08
40-44	\$13.26	\$26.86	\$16.48	\$30.08
45-49	\$23.80	\$50.14	\$27.02	\$17.00
50-54	\$23.80	\$50.14	\$27.02	\$17.00
55-59	\$40.46	\$86.86	\$43.52	\$89.92
60-64	\$40.46	\$86.86	\$43.52	\$89.92
65-69	\$64.76	\$138.88	\$68.00	\$142.12
70-74	\$64.76	\$138.88	\$68.00	\$142.12
75-79	\$64.76	\$138.88	\$68.00	\$142.12
80-84	\$64.76	\$138.88	\$68.00	\$142.12
85+	\$64.76	\$138.88	\$68.00	\$142.12



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**Employee Paid Guaranteed Issue Level: \$20,000**

Non-Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$9.84	\$19.36	\$15.96	\$25.48
25-29	\$11.88	\$23.60	\$18.36	\$29.92
30-34	\$11.88	\$23.60	\$18.36	\$29.92
35-39	\$17.68	\$36.04	\$24.12	\$42.48
40-44	\$17.68	\$36.04	\$24.12	\$42.48
45-49	\$29.56	\$62.20	\$36.04	\$68.32
50-54	\$29.56	\$62.20	\$36.04	\$68.32
55-59	\$48.60	\$104.04	\$55.08	\$110.48
60-64	\$48.60	\$104.04	\$55.08	\$110.48
65-69	\$77.84	\$165.56	\$83.96	\$172.04
70-74	\$77.84	\$165.56	\$83.96	\$172.04
75-79	\$77.84	\$165.56	\$83.96	\$172.04
80-84	\$77.84	\$165.56	\$83.96	\$172.04
85+	\$77.84	\$165.56	\$83.96	\$172.04

Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$11.56	\$23.12	\$18.00	\$29.24
25-29	\$15.64	\$31.28	\$22.08	\$37.72
30-34	\$15.64	\$31.28	\$22.08	\$37.72
35-39	\$26.52	\$53.72	\$32.96	\$60.16
40-44	\$26.52	\$53.72	\$32.96	\$60.16
45-49	\$47.60	\$100.28	\$54.04	\$34.00
50-54	\$47.60	\$100.28	\$54.04	\$34.00
55-59	\$80.92	\$173.72	\$87.04	\$179.84
60-64	\$80.92	\$173.72	\$87.04	\$179.84
65-69	\$129.52	\$277.76	\$136.00	\$284.24
70-74	\$129.52	\$277.76	\$136.00	\$284.24
75-79	\$129.52	\$277.76	\$136.00	\$284.24
80-84	\$129.52	\$277.76	\$136.00	\$284.24
85+	\$129.52	\$277.76	\$136.00	\$284.24

**Employee Paid Guaranteed Issue Level: \$30,000**

Non-Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$14.76	\$29.04	\$23.94	\$38.22
25-29	\$17.82	\$35.40	\$27.54	\$44.88
30-34	\$17.82	\$35.40	\$27.54	\$44.88
35-39	\$26.52	\$54.06	\$36.18	\$63.72
40-44	\$26.52	\$54.06	\$36.18	\$63.72
45-49	\$44.34	\$93.30	\$54.06	\$102.48
50-54	\$44.34	\$93.30	\$54.06	\$102.48
55-59	\$72.90	\$156.06	\$82.62	\$165.72
60-64	\$72.90	\$156.06	\$82.62	\$165.72
65-69	\$116.76	\$248.34	\$125.94	\$258.06
70-74	\$116.76	\$248.34	\$125.94	\$258.06
75-79	\$116.76	\$248.34	\$125.94	\$258.06
80-84	\$116.76	\$248.34	\$125.94	\$258.06
85+	\$116.76	\$248.34	\$125.94	\$258.06

Tobacco				
Issue Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$17.34	\$34.68	\$27.00	\$43.86
25-29	\$23.46	\$46.92	\$33.12	\$56.58
30-34	\$23.46	\$46.92	\$33.12	\$56.58
35-39	\$39.78	\$80.58	\$49.44	\$90.24
40-44	\$39.78	\$80.58	\$49.44	\$90.24
45-49	\$71.40	\$150.42	\$81.06	\$51.00
50-54	\$71.40	\$150.42	\$81.06	\$51.00
55-59	\$121.38	\$260.58	\$130.56	\$269.76
60-64	\$121.38	\$260.58	\$130.56	\$269.76
65-69	\$194.28	\$416.64	\$204.00	\$426.36
70-74	\$194.28	\$416.64	\$204.00	\$426.36
75-79	\$194.28	\$416.64	\$204.00	\$426.36
80-84	\$194.28	\$416.64	\$204.00	\$426.36
85+	\$194.28	\$416.64	\$204.00	\$426.36



## 2024-25 Voluntary Benefits

- **Permanent Life with Long Term Care through Trustmark**
  - Premiums based on age and volume elected
  - <https://www.nkcschoolsbenefits.com/permanent-life-long-term-care>
  
- **Identity Theft Protection through All-State**
- Plan summary may be found at <https://www.nkcschoolsbenefits.com/copy-of-identity-theft-protection>
  - Employee: \$7.96
  - Family: \$13.96
  
- **Legal Plans through MetLife: One premium option (coverage option: employee only or family)**
  - Plan summary may be found at <https://www.nkcschoolsbenefits.com/legalplan>
    - Employee: \$16.30
    - Family: \$16.30
  
- **Pet Insurance through MetLife: Premium based on Quote from MetLife**
  - Plan summary may be found at <https://www.nkcschoolsbenefits.com/pet-insurance>
  - Direct billed through MetLife; Must go online or call MetLife to complete enrollment
  
- **Health Savings Account (HSA) through Further:**
  - Must be enrolled in B2 – High Deductible Health Plan
    - Maximum IRS Annual Contribution for 2024
      - Individual: \$4,150
      - Family: \$8,300
      - Age 55 or Over: Additional \$1,000
    - May not have an HSA and a Medical FSA at the same time.
  
- **Flexible Spending Account (FSA) Medical through Surency:**
  - Annual Contribution Allowance for 2024: \$3,200
  - Funds must be used by 6/30/2025 or they will be lost
  
- **Flexible Spending Account (FSA) Dependent Care through Surency:**
  - Annual Contribution Allowance for 2024: \$5,000
  - Funds must be used by 6/30/2025 or they will be lost