

Lindbergh Schools



**EMPLOYEE
BENEFITS**

Delta Dental
Monthly Employee Cost

Coverage	High Plan	Base Plan
Employee	\$10	\$0
Employee and Spouse	\$45	\$15
Employee and Child(ren)	\$50	\$25
Employee and Family	\$100	\$65

EyeMed Vision
Monthly Employee Cost

Coverage	Base Plan
Employee	\$0
Employee +1 Dependent	\$6.12
Family	\$12.27

- Additional employee benefits include:**
- Basic Voluntary and Dependent Life Options
 - Voluntary Long-term Disability
 - Flexible Spending Accounts for Health and Dependent Care
 - Employee Assistance Program (EAP)

Rx
comprehensive
pharmacy
network

CHOICE
Lindbergh Schools is
proud to offer options
to fit your specific
benefits needs

FREE
plans available for
medical,
dental and
vision

MEDICAL PLANS OVERVIEW

PLAN DESIGNS

MONTHLY COST

\$8,365

value that Lindbergh Schools benefits add to your base salary

\$100

monthly stipend for any employee who enrolls in an HSA

\$300

low monthly deductible option

\$100

monthly stipend if medical coverage is waived

3

medical plan options

HIGH PPO PLAN

BASE PPO PLAN

QUALIFIED HIGH DEDUCTIBLE/HSA PLAN

	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Individual Deductible	\$300	\$1,000	\$ 750	\$1,500	\$3,000	\$6,000
Family Deductible	\$600	\$2,000	\$ 1,500	\$3,000	\$5,000	\$12,000
Co-Insurance	100 %	70%	90%	70%	100%	70%
Individual *	\$1,500	\$4,000	\$2,000	\$4,000	\$3,000	\$9,000
Family *	\$3,000	\$8,000	\$4,000	\$8,000	\$5,000	\$18,000
Office Visits - PCP/Specialist	\$40/60 Copay	Ded. & Coinsurance	\$45/75 Copay	Ded. & Coinsurance	Ded. & Coinsurance	Ded. & Coinsurance
Preventive Care	100%	Ded. & Coinsurance	100%	Ded. & Coinsurance	100%	Ded. & Coinsurance
Outpatient Lab & X-Ray	100% after deductible	Ded. & Coinsurance	Ded. & Coinsurance	Ded. & Coinsurance	Ded. & Coinsurance	Ded. & Coinsurance
Urgent Care	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	Ded. & Coinsurance	Ded. & Coinsurance
Emergency Room	\$250 Copay	\$250 Copay	\$300 Copay	\$300 Copay	Ded. & Coinsurance	Ded. & Coinsurance
Prescription Drug Coverage	\$10/40/60/125 Copay	N/A	\$10/50/70/150 Copay	N/A	Ded. & Coinsurance	Ded. & Coinsurance
	\$3,000 out-of-pocket max	N/A	\$3,000 out-of-pocket max	N/A	N/A	N/A
90-day Mail Order Drug Coverage	\$25/100/150/250	\$25/100/150/250	\$25/125/175/375	\$25/125/175/375	Available	Available

* Out-of-pocket maximum: Includes deductible, medical copays and prescription copays

Employee	\$50	FREE	FREE
Employee & Spouse	\$514	\$428	\$314
Employee & Child(ren)	\$394	\$316	\$204
Employee & Family	\$854	\$744	\$518

Employees who elect the Qualified High Deductible Health Plan (QHDHP) may also participate in the Health Savings Account (HSA). The district will deposit \$100 into an employee HSA on a monthly basis. Employees who enroll in the QHDHP will receive information in the mail regarding the Bank of America Health Savings Account.

Certified Staff



When you join the Lindbergh family, you will work with incredible students and staff while receiving excellent health benefits. Our district also offers:

- Unlimited sick leave
- Paid maternity and paternity leave
- Tuition reimbursement after your first year
- Partial reimbursement for up to 12 graduate credits post-master's
- National Board Certified Teachers yearly stipend
- Doctorate yearly stipend
- Access to Employee Assistance Program *
- Honor up to 11 years experience on the teacher salary schedule

* Lindbergh partners with Personal Assistance Services to provide FREE access to services, including personal, family and relationship counseling; lifestyle and wellness resources; financial planning, career and work guidance, and legal counseling.

PSRS

Public School Retirement System of Missouri

PSRS provides lifetime retirement benefits for Missouri public school teachers. Your lifetime retirement benefits are determined by a pre-defined formula that includes:

- A benefit factor set by the Missouri Legislature
- Your salary (including employer-paid health, dental and vision insurance premiums)
- Your age and/or years of service with PSRS at retirement

When you have five years PSRS service you are vested and can receive lifetime retirement benefits when eligible.

PSRS funding comes from three sources:

- Member contributions
- Employer contributions
- Investment earnings

Your employer contributes the same amount. The contribution rate for the 2018-2019 school year (July 1 to June 30) is 14.5%.

PSRS contributions are automatically deducted from your salary, pre-tax, to help fund your benefits. Your contributions and interest are always returned to you or to your beneficiary, in the form of monthly benefits or a refund of your contributions and interest. Most PSRS members do not pay Social Security taxes on their earnings while employed by PSRS-covered employers.



For more information, visit <https://www.psr-peers.org/PSRS>

Classified Staff



When you join the Lindbergh family, you will work with incredible students and staff while receiving excellent health benefits. Our district also offers:

- Full-time employee leave
 - Paid vacation, personal and sick days
- Access to Employee Assistance Program *
- Partial tuition reimbursement may be available for certain positions

* Lindbergh partners with Personal Assistance Services to provide FREE access to services, including personal, family and relationship counseling; lifestyle and wellness resources; financial planning, career and work guidance, and legal counseling.

PEERS

Public Education Employee Retirement System of Missouri

PEERS is a Defined Benefit pension plan, providing predictable retirement income for life for qualified Missouri public school employees, no matter how long you live. In most cases, the retirement benefits paid to PEERS members greatly exceed the funds they contribute while working.

Your lifetime retirement benefits are determined by a pre-defined formula that includes:

- A benefit factor set by the Missouri Legislature
- Your salary (including employer-paid health, dental and vision insurance premiums)
- Your years of service with PEERS at retirement

When you have five years PEERS service you are vested and can receive lifetime retirement benefits when eligible.

PEERS funding comes from three sources: member contributions, employer contributions and investment earnings.

PEERS contributions are automatically deducted from your pay, pre-tax, to help fund your benefits. For 2018-2019, the contribution rate is 6.86% of your salary.

Your employer contributes the same amount.

Employer contributions are paid into a general fund used to pay benefits for retirees and beneficiaries. As a member, you have this guarantee: your contributions and the accrued interest are always returned to you or your beneficiary in the form of monthly benefits or a lump-sum payment.



For more information, visit <https://www.psrs-peers.org/PEERS>