## **EMPLOYEE BENEFITS GUIDE**

## **Part-Time Staff**

July, 1 2025 - June 30, 2026





# YOUR EMPLOYEE BENEFITS

Leyden High School District 212 is pleased to offer Voluntary Benefits to part-time employees working 20-29 hours per week. You can cover yourself and your eligible dependents, including your spouse and children. Benefits become available the day after your 89th day of employment.

#### **ENROLLMENT**

All benefit elections will be processed online through Employee Navigator.

Go to:

www.employeenavigator.com/benefits/accountlogin

#### **VOLUNTARY LIFE AD&D**

Voluntary Life AD&D insurance allows you to purchase life insurance to protect your family's financial security. Coverage is available for your spouse and/or dependent children if you purchase coverage for yourself.

Guarantee Issue amounts available (coverage offered without regard to health status; and only at time of hire) for employees at \$150,000, eligible spouses at \$20,000 and dependent children at \$10,000.

If you select coverage about the Guarantee Issue amount you will need to submit an Evidence of Insurability (EOI) form with additional information about your health in order for the insurance company to approve the higher amount. The guaranteed issue amount is only available during your new hire eligibility period.

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## **VOLUNTARY ACCIDENT & CRITICAL ILLNESS**

Two voluntary programs provide a lump sum, tax-free cash benefit. If you or a covered family member suffers an accident, the payout depends on the type of injury and can be used as you wish. Critical Illness insurance is also available to help cover costs for serious illnesses like cancer, heart attack, or stroke. Both policies include a \$50 Wellness Benefit.



## **VOLUNTARY VISION**

Voluntary vision insurance covers routine eye exams and contributes to the cost of prescription eyewear, such as glasses and contact lenses.

Using in-network providers maximizes your benefits, while out-of-network providers usually offer only an allowance for services.

MetLife

# **FLEXIBLE SPENDING ACCOUNT (FSA)**

Flexible Spending Accounts (FSAs) allow you to save money on a pre-tax basis for qualified medical and dependent care expenses.

**Medical FSA**: You can contribute up to \$3,300 (2025 limit) per year for qualified medical, dental, and vision expenses for yourself and eligible family members. Funds can cover expenses for tax dependents, even if they are not on your health plan. Eligible expenses include deductibles, copays, orthodontia, and more.

**Dependent Care FSA**: You can contribute up to \$5,000 per year for qualified dependent care expenses, with funds saved tax-free.

Note that FSAs have a use-it-or-lose-it provision, so be cautious when deciding your contribution amount.