

## LAWTON PUBLIC SCHOOLS

Information listed below is a summary of the Lawton Public Schools Fringe Benefit and Voluntary Payroll Deductions program. Most programs have additional information in the new hire packet.

### **Fitness Centers**

Monthly membership fees may be payroll deducted for the YMCA or Freedom Fitness. Please contact the fitness center to begin payroll deduction of your monthly fee. This may be done at anytime.

### **Lawton Public School Foundation**

\$1 per month payroll deduction to fund grants to teachers. A brochure and enrollment form are included in the new hire packet. This may be done at anytime.

### **Oklahoma Teacher Retirement System - [www.ok.gov/TRS](http://www.ok.gov/TRS)**

A plan summary is in the packet that describes the program. Teacher Retirement is optional for support employees

### **American United Life Insurance Company**

A \$5000 life insurance policy provided and paid by the school district for each eligible employee

### **LPS Assistance Club**

A program that provides financial assistance to the beneficiary of a deceased member. Information about the program is in the packet. Open enrollment until June 30<sup>th</sup> of employment school year.

### **Tax Sheltered Annuities (403-B)**

Individual retirement plan with tax-free payroll deduction. It is similar to the IRA, 401K accounts. May start program at anytime.

### **American Fidelity Assurance Company – [www.afadvantage.com](http://www.afadvantage.com)**

The following programs are offered through American Fidelity, please contact their office for additional information and enrollment. Most programs have a 30-day from employment open enrollment period. Brochures are included in the packet.

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| Salary Protection/Disability Insurance | - Benefit paid if work is missed due to illness or accident. The district pays \$2.60 towards premium |
| Life Insurance                         | - Various group and individual policies available   |
| Accident Insurance                     | - Benefit paid for treatments due to accidental injury  |
| Cancer Insurance                       | - Benefit paid for cancer related treatments  |
| GAP Insurance                          | - Supplemental insurance for out of pocket medical expenses   |
| Long Term Care Insurance               | - Benefit paid for long term care expenses  |

- Dependent Care Assistance - Monthly reimbursement for childcare expenses under Section 125 Cafeteria Plan
- Unreimbursed Medical Expense - Monthly reimbursement for medical expenses under Section 125 Cafeteria Plan
- Section 125 Cafeteria Plan - Employee can elect to have certain premiums deducted from their gross salary before taxes are deducted

**State of Oklahoma Group Insurance Program – [www.healthchoiceok.com](http://www.healthchoiceok.com)**

The book in the packet has the information and rates for all the health, dental, vision and life insurance programs offered by the State of Oklahoma Group Insurance Board. You have 30 days from the date of your employment to enroll in coverage. After that you have to wait until the annual option/open enrollment period in October to add/change coverage that would become effective January 1<sup>st</sup>.

The district pays employee health coverage but an enrollment form must be completed to start the coverage. Employees are **not** automatically enrolled in health coverage. Dental, vision and life premiums are paid by the employee. The employee pays premiums for any family members enrolled in health, dental, vision and/or life insurance.

Employees who do not enroll in the health/dental coverage receive a monthly cash benefit payment. The support cash benefit is \$189.69 per month. The certified employee cash benefit is \$69.71 per month.

Health Insurance

Healthchoice is the only carrier in our area. You may choose between the High, Basic or S-Account options.

Dental Insurance\*

Several dental plans are available to select from. Each plan varies on the dentists in the plan, co-payments and monthly premium. Assurant dental plans do not have dentists in Lawton

Vision Care Insurance

Five vision plans are available to select from.

Life Insurance

Basic Group Life Insurance\* - \$20,000 life insurance policy

Supplemental Group Life Insurance\* - \$20,000+ additional life insurance coverage

Dependent Life Insurance\* - Life insurance coverage for your eligible family members

- Premier, Standard or Low options to choose from

- Employee must be enrolled in basic life to enroll dependents in dependent life coverage

\*Employee must have other group health coverage in order to enroll in the dental or life coverage without enrolling in a Healthchoice health plan.