

Fayette R-III Benefits Overview

ELIGIBILITY

The district pays \$606.84 per month towards the full-time employee's medical insurance. Certified staff: Coverage begins the first day of the month following the first day of employment. Classified staff: Coverage begins the first day of the month 45 days following their first day of employment.

DENTAL/VISION

Employees can choose to purchase dental and/or vision insurance. The district's voluntary dental and vision plans are administered through Sun Life.

LIFE INSURANCE

The district provides a \$25,000 term life insurance policy to all full-time employees. Coverage is provided through Sun Life. Coverage terminates when employment terminates with the district.

SUPPLEMENTAL INSURANCE

Employees can purchase short term and long term disability as a means to supplement income in the event of total disability, injury or illness. You may contact American Fidelity representatives for more information.

CONTACT INFORMATION

Medical -

Josh Shoemaker, Forrest T. Jones – 660-998-3631
jshoemaker@ftj.com

Member Services: For questions about your claims, Explanation of Benefits (EOBs), or benefits, call the number on the back of your Anthem ID card.

Online Tools: To view claims or find in-network providers, visit anthem.com/login or use the Sydney Health mobile app.

Vision/Dental Group # 966778 www.sunlife.com
Sun Life Assurance Company of Canada
1-800-442-7742

Short/Long-term Disability/Cancer/Accident/Life
American Fidelity
Joe Eickhorst Joe.Eickhorst@americanfidelity.com
314-825-3483

403(b) Plan

-Forrest T. Jones – <https://sra.tsacg.com>

State Retirement:

PSRS/PEERS 1-800-392-6848 www.psrs-peers.org

HEALTH SAVINGS ACCOUNT (HSA) ELIGIBILITY

You must be eligible to open an HSA. For 2025, you can contribute up to \$4,300 if you are enrolled as employee only or up to \$8,550 if enrolled as a family through payroll deductions. If you are 55 years or older you can contribute an extra \$1,000. Annual limits include both employer and employee contributions together. Contributions to an HSA can be used to pay for out-of-pocket medical expenses such as deductibles, prescription co-pays, dental and vision services. Contributions are made on a pre-tax basis and funds roll over from year to year. You cannot contribute to an HSA and FSA in the same calendar year. HSA accounts for Fayette R-III are established through Exchange Bank.

DEPENDENT COVERAGE

Dependent coverage is available at the employee's expense. Dependent children may be covered up to age 26. You may add dependents with 31 days of a qualifying event such as birth, marriage or loss of coverage through spouse's employer.

CHANGING PLANS

You will be allowed to choose between the plans each year during open enrollment and/or when there is a qualifying event.

WORKERS' COMPENSATION

Employees injured on the job are covered by workers' compensation insurance. Employees are required to immediately report the injury to their supervisor and complete an injury report.

TEACHER RETIREMENT

All full-time certified employees are required by state law to participate in the Public School Retirement System of Missouri (PSRS). You pay 14.5% of your salary plus insurance costs to the retirement system, and the district matches your contribution.

NON-TEACHER RETIREMENT

All non-certified staff working 20 hours a week or more, and eligible part-time staff members not participating in the Teacher Retirement Program, are required by state law to participate in the Public Education Employee Retirement System (PEERS). You pay 6.86% of your salary plus insurance costs to the retirement system, and the district matches your contribution.

