



**LACKLAND**  
Independent School District

Everything YOU Need to Know...  
About Your Employee Benefits  
2019-2020



LACKLAND ISD



# Are You Covered?





# Employee Benefits

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- As an employee of Lackland ISD, you have benefits!
  - Substitutes and temporary employees are excluded unless noted otherwise.
- Lackland ISD [Employee Benefits Overview](#)





# Health Insurance Plans

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- TRS ActiveCare
  - Group health plan
- Met Life Dental
- Met Life Insurance
- Voluntary insurance products
  - Products are available at your cost





# Group Health Insurance

LACKLAND ISD



## WE Pay

Employee coverage (Up to \$478 per month, or \$5,736 per year)



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

## YOU Pay

Optional coverage for dependents such as a spouse and/or children





# Dental Insurance

LACKLAND ISD



## WE Pay

Employee coverage (Up to \$37.72 per month, or \$452.64 per year)

## YOU Pay

Optional coverage for dependents such as a spouse and/or children





LACKLAND ISD



# Life Insurance

## WE Pay

Employee coverage (Up to \$6.40 per month, or \$76.80 per year)



**MetLife**<sup>®</sup>

## YOU Pay

Additional coverage for yourself, and/or optional coverage for dependents such as a spouse and/or children



# Total Benefit Package

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- Total WE pay in benefits:

Insurance	We Pay on Your Behalf
Health Insurance (TRS ActiveCare)	\$5,736.00
Dental Insurance (Met Life)	\$452.64
Life Insurance (Met Life)	\$76.80
<b>Grand Total per year</b>	<b>\$6,265.44</b>







# Total Compensation Package

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- Your total compensation package includes your salary, health insurance benefits and other benefits.
  - Other benefits include:
    - Social Security matching (.062 of your wages)
    - Medicare matching (.0145 of your wages)
    - Workers Compensation Insurance (ave \$300/year)
    - Unemployment Insurance (ave \$50/year)
    - TRS Care (.012 of your wages)





# Total Compensation Package

LACKLAND ISD

- Teacher @ \$53,000 annual salary

Description	Salary	Benefits
Annual Salary	\$53,000	
Health Insurance Plans*		\$6,265.44
Social Security		\$3,255.00
Medicare		\$761.25
Workers Compensation		\$300.00
Unemployment		\$50.00
TRS Care		\$610.00
<b>Totals</b>	<b>\$53,000</b>	<b>\$11,241.69</b>
<b>Total Compensation Package</b>	<b>\$64,241.69</b>	





# Total Compensation Package

LACKLAND ISD

- Custodian @ \$20,000 annual salary

Description	Salary	Benefits
Annual Salary	\$20,000	
Health Insurance Plans*		\$6,265.44
Social Security		\$1,240.00
Medicare		\$290.00
Workers Compensation		\$300.00
Unemployment		\$50.00
TRS Care		\$240.00
<b>Totals</b>	<b>\$20,000</b>	<b>\$8,385.44</b>
<b>Total Compensation Package</b>	<b>\$28,385.44</b>	





# Always look at the bottom line....

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- The Total Compensation Package represents the district's investment in YOU!





# Questions

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Submit your questions via email to:  
[estrada.r@lacklandisd.net](mailto:estrada.r@lacklandisd.net)

**LACKLAND INDEPENDENT SCHOOL DISTRICT**  
**SUMMARY OF EMPLOYEE BENEFITS**  
**2019-2020**

Benefit	Eligible Employee	Amount	Paid By
Social Security (FICA)	All employees, including Substitutes, Retirees and Temporary Employees (pay into Social Security, not TRS)	.062 of gross wages .042 of gross wages	District Employee
Medicare	All employees hired after March 1, 1986, including Substitutes, Retirees and Temporary Employees	.0145 of gross wages .0145 of gross wages	District Employee
Workers' Compensation	All employees, including Substitutes and Temporary Employees  Professional Employees Clerical Drivers All Other Employees	  .005161 of gross wages .002606 of gross wages .045148 of gross wages .044597 of gross wages	  District District District District
Unemployment Compensation	All employees, including Substitutes and Temporary Employees	.00165 of gross wages	District
Health Plan (TRS ActiveCare)	All employees eligible for TRS (working no less than 15 hours per week), excluding TRS retirees	Up to \$478 per month Remaining amount if any, will be deposited in a FSA	District Employee
Group Life	All employees working 20 hours or more per week	Rates vary according to plan selected	District
Dental	All employees working 20 hours or more per week	\$6.00 per month for \$40,000 coverage \$37.72 per month	District
Teacher Retirement	All employees (except TRS retirees), who work no less than 15 hours per week	.077 of gross wages .075 of gross wages	State Employee
Teacher Retirement Insurance	All employees (except TRS retirees), who work no less than 15 hours per week	.065 of gross wages (Employee portion) .055 of gross wages (District portion)	District District
State Personal Leave	All employees	Maximum 5 days per year	District
Local Sick Leave	All Employees	10 month staff – Up to 5 days 11 month staff – Up to 6 days 12 month staff – Up to 7 days	District
State Sick Leave	All employees who earned state sick leave prior to September 1, 1995, and have carried a balance of days forward	The number of days carried forward @ daily rate of pay	District

Benefit	Eligible Employee	Amount	Paid By
Family and Medical Leave (FMLA)	Employees working 12 consecutive months and at least 1,250 hours over the past twelve (12) months	Up to 12 work weeks per year of job protection (unpaid leave) without loss of any employment benefit accrued prior to the beginning of leave	N/A
Cancer Insurance	Employees working 20 hours or more per week	Rates vary with plan options	Employee
Disability Insurance	Employees working 20 hours or more per week	Rates vary with plan options	Employee
Vision Insurance	Employees working 20 hours or more per week	Rates vary with plan options	Employee
Permanent Life Insurance	Employees working 20 hours or more per week	Rates vary with plan options	Employee
Group Term Life Insurance	Employees working 20 hours or more per week	Rates vary with plan options	Employee
Flexible Spending Accounts	Employees working 20 hours or more per week	Determined by employee	Employee
403(b)/403(b)(7) Tax Deferred Annuity	All employees, including Substitutes	Determined by employee	Employee

**NOTE:** When referencing “All Employees,” Substitutes and Temporary Employees are excluded unless stated otherwise.

**LACKLAND INDEPENDENT SCHOOL DISTRICT  
GROUP HEALTH, DENTAL AND GROUP TERM LIFE  
2019-2020**

Note. The **\$478 per month** district contribution for group health coverage was approved as part of the 2019-2020 budget. The Employee Cost rates are noted below:

Name of Company	TRS ActiveCare	
Type of Coverage	Group Health Insurance	
District Contribution for participating employees = \$478.00 per month		
PLAN I-HD	Premium Amt	Employee Cost
Employee Only	\$ 378.00	\$0.00
Employee/Child(ren)	\$ 722.00	\$ 244.00
Employee/Spouse	\$ 1,066.00	\$ 588.00
Employee/Family	\$ 1,415.00	\$ 937.00
Select	Premium Amt	Employee Cost
Employee Only	\$ 556.00	\$ 78.00
Employee/Child(ren)	\$ 902.00	\$ 424.00
Employee/Spouse	\$ 1,367.00	\$ 889.00
Employee/Family	\$ 1,718.00	\$ 1,240.00
PLAN 2	Premium Amt	Employee Cost
Employee Only	\$ 852.00	\$ 374.00
Employee/Child(ren)	\$ 1,267.00	\$ 789.00
Employee/Spouse	\$ 2,020.00	\$ 1,542.00
Employee/Family	\$ 2,389.00	\$ 1,911.00
Employees that select the Plan I HD will receive \$100 per month (or \$1200.00 per year) deposited in a flexible spending account (FSA)		
Name of Company	MET-LIFE	
Type of Coverage	Dental Insurance Plan	
District Contribution for participating employees =		\$37.72 per month
	Premium Amt	Employee Cost
Employee Only	\$37.72	\$0.00
Employee/Spouse	\$50.52	\$12.80
Employee/Child	\$55.46	\$17.74
Employee/Family	\$83.08	\$45.36
Name of Company	MET-LIFE	
Type of Coverage	Group Term Life Insurance (\$40,000 benefit or less due to age band)	
District Contribution for participating employees =		\$6.40 per month
	Premium Amt	Employee Cost
Employee Only	\$ 6.40	\$0

Note. Total District contribution for participating employees is noted below:

**Up to \$522.12 per month  
Annual Total of \$6,265.44**