

Cabot School District Employee Benefits Summary

The following benefits are available to eligible contracted employees who work 20 or more hours per week and full-time bus drivers.

Group Term Life **USABLE Life**

Group Term Life is designed to provide benefits to your designated beneficiary for loss of life.

EMPLOYEE BENEFIT AMOUNT: Employer paid benefit of 150% of your annual salary to a maximum of \$250,000.

Accidental Death and Dismemberment **USABLE Life**

Accidental Death and Dismemberment (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

EMPLOYEE BENEFIT AMOUNT: Employer paid benefit of 150% of your annual salary to a maximum of \$250,000.

Dental **Delta Dental**

Voluntary dental coverage is available to employees and/or their dependents.

BENEFIT FEATURES:

- Preventative: 100%
- Basic: 80%
- Major: 50%
- Ortho: 50%, \$750 lifetime max
- \$50 deductible; \$1,200 annual max

Vision Insurance **VSP**

Vision coverage for all full-time employees is provided by Cabot Public Schools. You may purchase coverage for dependents.

BENEFIT FEATURES:

- \$20 co-pay for exam/ \$20 co-pay materials
- In network and out of network benefits
- 12/12/24 frequency plan for exam/lens/frames

MONTHLY RATES

Employee Only: Paid for by Cabot School District, Employee + 1: \$5.66; Employee + Family: \$13.99

Please consult the VSP flyer for more information on in-and out-of-network providers and coverage.

Hospital Indemnity **USABLE Life**

If you need assistance with deductible and copayment expenses, USABLE Life provides you and your eligible family members an individual hospital confinement plan, which pays supplemental benefits to you for inpatient hospitalization expenses.

Daily Hospital Benefits

Plan	Basic Daily Benefit (Provided by District)	Supplemental Daily Benefit
First Day	\$100	\$200
Days 2-10	\$62	\$124
After 10 Days	\$31	\$62

Schedule of Rates for Hospital Indemnity

	Basic Plan Monthly Rates	Total Monthly Rates Basic & Supplemental
Employee Only	Paid by District	\$5.96
Employee + 1	\$5.32	\$15.94
Employee + 2 or more dependents	\$8.08	\$21.45

Long Term Disability (LTD) [USABLE Life](#)

Long Term Disability (LTD) is designed to provide partial income replacement for you should you become disabled as the result of a covered sickness or injury.

EMPLOYEE BENEFIT AMOUNT: Up to 60% of your monthly earnings to a maximum of \$3,000 per month
Benefits begin after you are disabled for 180 consecutive days. Offsets for other income may apply.

Short Term Disability (STD) [USABLE Life](#)

Short Term Disability (STD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury. USABLE Life will pay the weekly benefit if you become disabled while insured and are under the regular care of a physician due to sickness or injury; including pregnancy or complications of pregnancy.

EMPLOYEE BENEFIT AMOUNT: Employer paid benefit of \$175 per month

EMPLOYEE BUY-UP BENEFIT AMOUNT: Up to 66.67% of your weekly earnings to a maximum of \$3,000 per month (includes \$175 benefit)
STD benefits are paid weekly, with some limitations, up to a maximum benefit duration of 26 weeks.

General Information

Some of the above insurance products require payroll deduction of premiums.

For questions concerning the above products, please contact the appropriate provider below:

[USABLE Life](#)

Call 800- 370-5856 or visit www.usablelife.com

[Delta Dental](#)

Call 800-462-5410 or visit www.deltadental.com

[VSP](#)

Call 800-877-7195 or visit www.vsp.com

Cabot School District: Employee Benefit Center

Go to: www.govms.com

Username: cabotbenefits

Password: benefits

Important Note Concerning products underwritten by USABLE Life:

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.