

## **Group Benefits for Certificated Employees**

The Moreno Valley Unified School District offers its Certificated employees family medical, dental, vision and employee life insurance benefits.

**Medical:** The District provides employees a choice between two lower priced, primary care doctor driven medical plans: Kaiser and the Moreno Valley USD Medical Plan. Or employees may choose the Moreno Valley USD PPO (Preferred Provider Organization) Medical plan, which allows the flexibility of self-referring to preferred providers and/or specialists within the plans network or the ability to go completely out-of-network to any physician.

**Dental:** The District provides two Delta Dental family dental options: 1) Delta Premier allowing for freedom of choice of dental providers; and 2) Delta PPO, in which employees are entitled to higher limits of coverage by selecting preferred dental providers, while maintaining the right to self-refer out-of-network at a higher cost.

**Vision:** A vision plan is offered to employees through Vision Service Plan (VSP). This benefit is optional so that employees can determine if they need the benefit for themselves or they may choose to enroll family members as well.

**Life:** A \$5,000 group life insurance policy is made available to all Certificated employees to add to their benefit package. Additional life insurance and accidental policies are also available to employees.

**125 Plan:** The District offers all employees an IRC Section 125 plan, which provides employees the ability to pre-tax dependent care expenses, any out-of-pocket medical expenses and appropriate premiums incurred.

**Retirement Savings Options:** The District provides employees with two (2) pre-tax retirement savings options: 1) 403(b) Tax Shelter Annuity; and 2) 457(b) Deferred Compensation Plan. Employees can participate in either program or both simultaneously. The pre-tax contributions are separate for each plan allowing participants to contribute up to the maximum allowed in both programs.

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